#### ABSTRACT DATABASES

#### - FOREIGN PATENTS AND TECHNICAL NON-PATENT LITERATURE

```
? show files;ds
File 350:Derwent WPIX 1963-2008/UD=200807
         (c) 2008 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2007/Oct (Updated 080129)
         (c) 2008 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI. All rts. reserv.
       2:INSPEC 1898-2008/Dec W5
File
         (c) 2008 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2007/Oct
         (c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2008/Jan 31
         (c) 2008 BLDSC all rts. reserv.
     99: Wilson Appl. Sci & Tech Abs 1983-2007/Nov
File
         (c) 2007 The HW Wilson Co.
File 256:TecInfoSource 82-2008/Nov
         (c) 2008 Info. Sources Inc
File 474:New York Times Abs 1969-2008/Feb 01
         (c) 2008 The New York Times
File 475: Wall Street Journal Abs 1973-2008/Feb 01
         (c) 2008 The New York Times
File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
      23:CSA Technology Research Database 1963-2008/Jan
         (c) 2008 CSA.
File
     56: Computer and Information Systems Abstracts 1966-2008/Dec
         (c) 2008 CSA.
Set
        Items
                Description
S1
        46682
                BIOMETRIC? OR BIO()METRIC?? OR (SPEAKER OR VOICE OR PHYSIO-
             LOGICAL OR BIOLOGICAL) (2W) (VERIFICATION OR RECOGNI? OR IDENTI-
             F? OR ID) OR (IRIS OR RETINA OR FACE OR FACIAL) () SCAN OR RETI-
             NASCAN OR FACESCAN OR FACIALSCAN
S2
               THUMBPRINTS OR FINGERPRINTS OR PALMPRINTS OR HANDPRINTS OR
             VOICEPRINTS OR (THUMB OR FINGER OR PALM OR HAND OR VOICE)()PR-
             INTS OR EYES OR FINGERS OR BODY()PARTS
S3
              (PLURALITY OR MULTIPLE? OR SEVERAL OR TWO OR 2 OR MORE()TH-
             AN()ONE OR ARRAY? ? OR DIFFERENT)(5W)S2
S4
               ACCOUNT OR ACCOUNTS OR VISA OR AMERICAN() EXPRESS OR AMEX OR
      1143158
              MASTERCARD OR MASTER() CARD OR (CREDIT OR BANK OR BANC OR CHA-
             RGE OR MONEY OR CASH OR DEBIT OR TRANSACTIONAL OR GIFT OR PAY-
             MENT OR CHEQUE) (2W) CARD? ?
S5
                BIOMETRIC? OR BIO()METRIC?? OR (SPEAKER OR VOICE OR PHYSIO-
        46682
             LOGICAL OR BIOLOGICAL) (2W) (VERIFICATION OR RECOGNI? OR IDENTI-
             F? OR ID) OR (IRIS OR RETINA OR FACE OR FACIAL)()SCAN OR RETI-
             NASCAN OR FACESCAN OR FACIALSCAN
S6
               (PLURALITY OR MULTIPLE? OR SEVERAL OR TWO OR 2 OR MORE()TH-
             AN()ONE OR ARRAY? ? OR DIFFERENT) (5W) (THUMBPRINTS OR FINGERPR-
             INTS OR PALMPRINTS OR HANDPRINTS OR VOICEPRINTS OR (THUMB OR -
             FINGER OR PALM OR HAND OR VOICE) () PRINTS OR EYES OR FINGERS OR
              BODY()PARTS)
```

S7 1651 ACCOUNT OR ACCOUNTS OR VISA OR AMERICAN() EXPRESS OR AMEX OR MASTERCARD OR MASTER() CARD OR (CREDIT OR BANK OR BANC OR CHA-RGE OR MONEY OR CASH OR DEBIT OR TRANSACTIONAL OR GIFT OR PAY-

MENT OR CHEQUE) (2W) CARD? ?

S8 14 S5 AND S6 AND S7

S9 12 RD (unique items)

? t9/3, k/all

#### 9/3, K/1(Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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0014894260 - Drawing available WPI ACC NO: 2005-242003/200525

XRPX Acc No: N2005-199484

Biometrical identification system for access control in building entrance, matches sweat pore locations with reference pore locations of reference intra-skin image of finger, to obtain pore correlation score

Patent Assignee: KONINK PHILIPS ELECTRONICS NV (PHIG); HENDRIKS R F M (HEND-I); LUCASSEN G W (LUCA-I); TUYLS P T (TUYL-I)

Inventor: HENDRIKS R; LUCASSEN G; TUYLS P; TUYLS P T; HENDRIKS R F M; LUCASSEN G W

Patent Family (7 patents, 107 countries)

<b>-</b> `	_	,	,				
Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 2005022446	A1	20050310	WO 2004IB2740	A	20040824	200525	В
EP 1661058	A1	20060531	EP 2004769167	А	20040824	200636	E
			WO 2004IB2740	A	20040824		
US 20070003114	A1	20070104	WO 2004IB2740	A	20040824	200703	E
			US 2006569017	A	20060223		
CN 1842805	A	20061004	CN 20048002444	1 A	20040824	200715	E
JP 2007504524	W	20070301	WO 2004IB2740	A	20040824	200718	E
			JP 2006524453	A	20040824		
KR 2006123710	A	20061204	WO 2004IB2740	A	20040824	200737	E
			KR 2006704027	A	20060227		
EP 1661058	B1	20071219	EP 2004769167	A	20040824	200802	E
			WO 2004IB2740	A	20040824		

Priority Applications (no., kind, date): EP 2003300101 A 20030829

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

A1 EN WO 2005022446 28 8

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

EP 1661058 A1 EN PCT Application WO 2004IB2740

Based on OPI patent WO 2005022446

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR

GB GR HU IE IT LI LU MC NL PL PT RO SE SI SK TR

PCT Application WO 2004IB2740 US 20070003114 A1 EN JP 2007504524 W 17 PCT Application WO 2004IB2740 JΑ

Based on OPI patent WO 2005022446

KR 2006123710 A KO PCT Application WO 2004IB2740

Based on OPI patent WO 2005022446

EP 1661058 B1 EN PCT Application WO 2004IB2740

Based on OPI patent WO 2005022446

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LU MC NL PL PT RO SE SI SK TR

Biometrical identification system for access control in building entrance, matches sweat pore locations with reference pore locations of reference intra-skin image of finger, to obtain...

#### Original Titles:

- ... BIOMETRICAL IDENTIFICATION DEVICE...
- ... BIOMETRICAL IDENTIFICATION DEVICE...
- ... Biometrical identification device...
- ... BIOMETRICAL IDENTIFICATION DEVICE

Alerting Abstract ... DESCRIPTION OF DRAWINGS - The figure shows a block diagram of the biometrical identification device...

#### Original Publication Data by Authority

#### Original Abstracts:

The invention relates to a **biometrical** identification device for identifying an individual finger (1). An intra-skin image (ISI) is acquired. Said image (ISI), which is located inside the finger at...

- ...The invention relates to a **biometrical** identification device for identifying an individual finger (<b>1</b>). An intra-skin image (ISI) is acquired. Said image (ISI), which is located inside the finger at...
- ... The invention relates to a **biometrical** identification device for identifying an individual finger (1). An intra-skin image (ISI) is acquired. Said image (ISI), which is located inside the finger at... **Claims:**
- ...Einrichtung Folgendes umfasst: Erfassungsmittel (4) zum Erfassen eines Intrakutanbildes (ISI), wobei sich das genannte Intrakutanbild innerhalb des Fingers in einer Entfernung (D) von der Innenflache (2) des Fingers befindet und genanntes Intrakutanbild Schweissporen (P1, P2, P3) umfasst;-Lokalisierungsmittel (5) zum Lokalisieren der genannten Schweissporen als einzelne Punkte in dem genannten Intrakutanbild (ISI),- Abgleichmittel...
- ...A **biometrical** identification system for identifying an individual finger (1), said finger comprising an inside surface (2), said device comprising: acquisition means (4) for acquiring an intra...
- ...6) being applied sequentially to each intra-skin image of the sequence so as to take the sweat pore locations of a previous image into **account** for searching for the sweat pores in a current intra-skin image, the decision means (7) being able to collect the sweat pore locations coming...
- ... <br/>b>1</b>. A **biometrical** identification system for identifying an

individual finger (<b>1</b>), said finger comprising an inside surface (<b>2</b>), said device comprising: acquisition means (<b>4</b>) for acquiring an intra...

#### 9/3, K/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014892165 - Drawing available
WPI ACC NO: 2005-239908/200525
Related WPI Acc No: 2002-470978; 2003-660751; 2004-179688; 2004-314610; 2004-551488; 2004-651550; 2004-651551; 2004-708409; 2005-010369; 2005-063745; 2005-078908; 2005-078978; 2005-099402; 2005-099405; 2005-099406; 2005-099407; 2005-099408; 2005-239907; 2005-312485; 2006-134029; 2006-479157; 2004-439461; 2007-558606
XRPX Acc No: N2005-197614

Communication system operating method e.g. for information assistance service center system, involves collecting voice print of user while user requests service from system, and storing collected voice print as another print sample of user

Patent Assignee: BAKER N B (BAKE-I); HUEY C A (HUEY-I); LJUBICICH P A (LJUB-I); MILLER J S (MILL-I); TIMMINS T A (TIMM-I)

Inventor: BAKER N B; HUEY C A; LJUBICICH P A; MILLER J S; TIMMINS T A

Patent Family (1 patents, 1 countries)

Patent Application

 Number
 Kind
 Date
 Number
 Kind
 Date
 Update

 US 20050041784
 A1 20050224
 US 2003403207
 A 20030331
 200525
 B

 US 2004957861
 A 20041004

Priority Applications (no., kind, date): US 2003403207 A 20030331; US 2004957861 A 20041004

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes US 20050041784 Al EN 25 12 Division of application US 2003403207

Alerting Abstract ...NOVELTY - The user of the communication system, is associated with an **account** having several voice print samples and models corresponding to the user. The voice print of the user is collected when the user requests service from...

...ADVANTAGE - Several voice prints are easily collected, hence voice verification is performed efficiently...

#### Original Publication Data by Authority

#### Original Abstracts:

In communications systems where multiple users may be associated with the same **account**, the voiceprint of a user is used to identify a profile of the user, facilitating identification of the user's preferences without requesting additional information...

...may also monitor messages played to individual users, to control the playing of the messages to users. Calls made by users associated with the same **account** may be allocated to the caller initiating the call in bills, based on voiceprints. Voiceprints may be collected for use in deriving

#### 9/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014698751 - Drawing available WPI ACC NO: 2005-046351/200505 XRPX Acc No: N2005-040434

Caller's voice analysis method for use during replacement of stolen credit card , involves comparing caller voice print produced by segmenting electronic representation of caller's voice from agent's voice with known voice prints

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N);
BELLAMKONDA S (BELL-I); BROMAN V (BROM-I); HANSON C (HANS-I); LEYVA M
(LEYV-I); MARSHALL V (MARS-I)

Inventor: BELLAMKONDA S; BROMAN V; HANSON C; LEYVA M; MARSHALL V

Patent Family (5 patents, 106 countries)

WO 2004109657 A2 20041216 WO 2004IIS15252 A 20040517 200505	В
WO 2001103037 112 20011210 WO 20040513232 A 20040317 200303	Ε
AU 2004246586 A1 20041216 AU 2004246586 A 20040517 200628	Ε
MX 2005012902 A1 20060201 WO 2004US15252 A 20040517 200643	Ε
MX 200512902 A 20051129	
US 7299177 B2 20071120 US 2003448552 A 20030530 200778	Ε
Priority Applications (no., kind, date): US 2003448552 A 20030530	

#### Patent Details

Number	Kind Lan	Pg Dwg	Filing Notes
US 20040240631	A1 EN	13 5	
WO 2004109657	A2 EN		
National Desig	nated States	s,Original	: AE AG AL AM AT AU AZ BA BB BG BR BW
BY BZ CA CH	CN CO CR CU	J CZ DE DI	K DM DZ EC EE EG ES FI GB GD GE GH GM HR
HU ID IL IN	IS JP KE KO	G KP KR KZ	Z LC LK LR LS LT LU LV MA MD MG MK MN MW
MX MZ NA NI	NO NZ OM PO	G PH PL PI	RO RU SC SD SE SG SK SL SY TJ TM TN TR
TT TZ UA UG	US UZ VC VI	NZ AZ UY I	1 ZW
Regional Desig	nated States	s,Original	: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH	GM GR HU IE	E IT KE LS	S LU MC MW MZ NA NL OA PL PT RO SD SE SI
SK SL SZ TR	TZ UG ZM ZV	√J	
AU 2004246586	A1 EN		Based on OPI patent WO 2004109657
MX 2005012902	A1 ES		PCT Application WO 2004US15252

Caller's voice analysis method for use during replacement of stolen  $\,$  credit  $\,$  card , involves comparing caller voice print produced by segmenting electronic representation of caller's voice from agent's voice with known voice prints

Based on OPI patent WO 2004109657

#### Original Titles:

Speaker recognition in a multi-speaker environment and comparison of
several voice prints to many...

... Speaker recognition in a multi-speaker environment and comparison of several voice prints to many...

... SPEAKER RECOGNITION IN A MULTI-SPEAKER ENVIRONMENT AND COMPARISON OF SEVERAL VOICE PRINTS TO MANY

Alerting Abstract ... The electronic representation of caller's voice is segmented from agent's voice to produce caller voice print. The caller voice print is compared with multiple known voice prints, to determine if caller voice print matches with any of the known voice prints. .. USE - For caller's voice analysis for use during replacement of stolen or lost credit card and also telephone communication, merchant communication, travel communication, card holder communication, opening a transaction card account, closing a transaction card account, opening a related transaction account, changing demographic information related to the account and changing financial information related to the transaction card account, especially by online and offline communications, transponder communications. For exchanging data or transacting business e.g. internet, intranet, extranet, wide area network (WAN), local area...

#### Original Publication Data by Authority

#### Original Abstracts:

One-to-many comparisons of callers'voice prints with known **voice** prints to **identify** any matches between them. When a customer communicates with a particular entity, such as a customer service center, the system makes a recording of the...

- ...customer voice print, and it formats the segmented voice print for network transmission to a server. The server compares the customer's voice print with **multiple** known **voice prints** to determine any matches, meaning that the customer's voice print and one of the known voice prints are likely from the same person. The...
- ...One-to-many comparisons of callers'voice prints with known **voice** prints to **identify** any matches between them. When a customer communicates with a particular entity, such as a customer service center, the system makes a recording of the...
- ...customer voice print, and it formats the segmented voice print for network transmission to a server. The server compares the customer's voice print with **multiple** known **voice prints** to determine any matches, meaning that the customer's voice print and one of the known voice prints are likely from the same person. The...
- ...One-to-many comparisons of callers' voice prints with known **voice** prints to **identify** any matches between them. When a customer communicates with a particular entity, such as a customer service center, the system makes a recording of the...
- ...customer voice print, and it formats the segmented voice print for network transmission to a server. The server compares the customer's voice print with **multiple** known **voice prints** to determine any matches, meaning that the customer's voice print and one of the known voice prints are likely from the same person. The... Claims:
- ...s voice from the agent's voice to produce a caller voice print; comparing at least a portion of the caller voice print with a **plurality** of known **voice prints** to determine if the caller voice print matches any of the

known voice prints; andoutputting an indication of the comparison...

...a portion of said caller voice print with said known voice prints to determine when said caller voice print matches any of said unauthorized known **voice** prints; **identifying** said caller as an unauthorized caller when said caller voice print matches any of said unauthorized known voice prints stored in an unauthorized voice print...

#### 9/3, K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013734061 - Drawing available WPI ACC NO: 2003-832195/200377 XRPX Acc No: N2003-665150

Face verification method e.g. for credit card identification, involves shifting position of eyes from input image and extracting recognition feature values and determining whether input image is similar to stored image

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: KEE S; KEE S C; KI S C; KIH S C
Patent Family (9 patents, 34 countries)

Pat	ent			Аp	plication				
Num	ber	Kind	Date	Nu	mber	Kind	Date	Update	
US	20030198368	A1	20031023	US	2003419742	A	20030422	200377	В
EP	1357520	A2	20031029	ΕP	2003252563	A	20030423	200379	E
JΡ	2003317101	A	20031107	JP	2003118312	A	20030423	200381	E
KR	2003083510	A	20031030	KR	200222215	A	20020423	200415	E
KR	438841	В	20040705	KR	200222215	A	20020423	200471	E
US	7187786	В2	20070306	US	2003419742	A	20030422	200718	E
EP	1357520	В1	20070314	ΕP	2003252563	A	20030423	200722	E
DE	60312427	E	20070426	DE	60312427	A	20030423	200730	E
				ΕP	2003252563	A	20030423		
DE	60312427	Т2	20071129	DE	60312427	A	20030423	200780	E
				EP	2003252563	А	20030423		

Priority Applications (no., kind, date): KR 200222215 A 20020423; US 2003419742 A 20030422

#### Patent Details

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Pg Dwg Filing Notes
             Kind Lan
Number
US 20030198368 A1
                    EΝ
                          15
                              8
EP 1357520
                Α2
                   EN
Regional Designated States, Original: AL AT BE BG CH CY CZ DE DK EE ES FI
  FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
JP 2003317101
             Α
                    JA
                          11
KR 438841
                                  Previously issued patent KR 2003083510
EP 1357520
                B1 EN
Regional Designated States, Original: DE FR GB
DE 60312427
            E
                    DΕ
                                  Application EP 2003252563
                                  Based on OPI patent
                                                      EP 1357520
DE 60312427
                Т2
                    DE
                                  Application EP 2003252563
                                  Based on OPI patent
                                                       EP 1357520
```

Face verification method e.g. for credit card identification, involves shifting position of eyes from input image and extracting recognition

## feature values and determining whether input image is similar to stored image

Alerting Abstract ... USE - For verifying the identity using biometric information e.g. fingerprints, iris, face and shape of vein for use in verification of credit cards, cash cards, and electronically resident cards. Also used in terminal access control, control system on a public place, electronic album and for identifying criminals...

#### Original Publication Data by Authority

#### Claims:

...plurality of normalized face regions(d) extracting (S450) recognition features from the normalized face regions and calculating a plurality of feature values corresponding to the **plurality** of positions of the **eyes**; (e) learning (S460) a feature classifier using the feature values and storing (S470) the feature values and learnt feature classifier in a database; (f) detecting...

#### 9/3, K/5 (Item 5 from file: 350) Kucab

DIALOG(R)File 350:Derwent WPIX

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0012920289 - Drawing available WPI ACC NO: 2002-646046/200270

XRPX Acc No: N2002-510824

Biometry identity verification method involves scanning two biometric features of user simultaneously, using identical biometric scanners, and comparing biometric data with reference biometric data

Patent Assignee: LANGLEY R J (LANG-I); NORTHROP GRUMMAN CORP (NOTH); TRW INC (THOP)

Inventor: LANGLEY R J

Patent Family (5 patents, 27 countries)

Patent			Apj	plication				
Number	Kind	Date	Nui	mber	Kind	Date	Update	
EP 1239403	A2	20020911	EP	20025201	A	20020306	200270	В
US 20020126881	A1	20020912	US	2001800843	А	20010306	200270	E
JP 2002358512	A	20021213	JP	200259729	A	20020306	200311	E
EP 1239403	A8	20030305					200325	E
US 6970582	B2	20051129	US	2001800843	А	20010306	200578	E

Priority Applications (no., kind, date): US 2001800843 A 20010306

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

EP 1239403 A2 EN 8 5

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002358512 A JA 7

EP 1239403 A8 EN

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Biometry identity verification method involves scanning two biometric features of user simultaneously, using identical biometric scanners, and

comparing biometric data with reference biometric data

#### Original Titles:

- ...Method and system for identity verification using multiple simultaneously scanned **biometric** images...
- ...METHOD AND SYSTEM FOR IDENTITY VERIFICATION USING MULTIPLE SIMULTANEOUSLY SCANNED BIOMETRIC IMAGES...
- $\dots$  Method and system for identity verification using multiple simultaneously scanned  ${\bf biometric}$  images...
- ...Method and system for identity verification using multiple simultaneously scanned **biometric** images

Alerting Abstract ...NOVELTY - Two biometric features of a user, are scanned simultaneously using identical biometric scanners (40). A processor (42) processes the output of the scanners to obtain biometric data that is compared with reference biometric data to verify the identity of the user.DESCRIPTION - An INDEPENDENT CLAIM is included for biometric identity verification system...

...USE - For verifying biometric identity of a user for providing access to protected property such as a building or vehicle, a computer system and for providing access to bank account .

. . .

- ...ADVANTAGE The simultaneous use of multiple **biometric** scanners, provides desirable improvements in accuracy and improves speed at lower cost...
- ...40 Biometric scanners

Original Publication Data by Authority

#### Original Abstracts:

Accuracy and speed of **biometric** identity verification are **significantly** improved by use of multiple simultaneous scans of **biometric** features of a **user**, such as **multiple fingerprints**, using **multiple scanners** (**40**, 50) of smaller size than would be needed to accommodate all of the fingerprints in a single scanner (30), and using multiple parallel processors (42, 52), or a single higher speed processor, to process the fingerprint data more efficiently. Obtaining **biometric** data from multiple **user** features by use of multiple scanners increases verification accuracy, but without the higher cost and slower processing speed that would be incurred if a single...

...Accuracy and speed of **biometric** identity verification are significantly improved by use of **multiple** simultaneous scans of **biometric** features of a user, **such** as **multiple fingerprints**, **using** multiple scanners (<b>40, 50</b>) of smaller **size than** would be needed to accommodate all of the fingerprints in a single scanner (<b>30</b>), and using **multiple** parallel processors ( **<b>42**, 52</b>), or a single higher speed processor, to process the fingerprint data more efficiently. Obtaining **biometric** data from multiple user features by use of multiple scanners increases verification accuracy, but **without** the higher cost and slower processing speed that would be incurred if a single large scanner

were to be used for improved accuracy...

...Accuracy and speed of **biometric** identity verification are significantly improved by use of multiple simultaneous scans of **biometric** features of a user, such as **multiple fingerprints**, using multiple scanners (<b>40, 50</b>) of smaller size than would be **needed** to accommodate all of the fingerprints **in a** single scanner (<b>30</b>), and using multiple parallel processors (<b>42, 52</b>), or a single higher speed processor, to process the fingerprint data more efficiently. Obtaining **biometric** data from multiple user features by use of multiple scanners increases verification accuracy, but without the higher cost and slower processing speed that would be **incurred** if a single large scanner were to be used for improved accuracy.

#### Claims:

A method for performing biometric identity verification with improved accuracy, the method comprising the steps of:scanning at least two biometric features of a user simultaneously, using at least two practically identical biometric scanners; processing data from the at least two scanners in at least one processor, to obtain biometric data that uniquely identify the scanned biometric features; and comparing the biometric data with reference biometric data recorded from the user during an enrollment procedure, to verify the identity of the user; wherein simultaneous use of multiple biometric scanners provides desirable improvements in accuracy and processing speed, at a lower cost than by using a single, larger biometric scanner.

What is claimed is:<b>1</b>. A method for performing biometric identity verification with improved accuracy, the method comprising the steps of:scanning at least two biometric features of a user simultaneously, using at least two practically identical biometric scanners; processing data from the at least two scanners in at least one processor, to obtain biometric data that uniquely identify the scanned biometric features; andcomparing the biometric data with reference biometric data recorded from the user during an enrollment procedure, to verify the identity of the user; wherein simultaneous use of multiple biometric scanners provides desirable improvements in accuracy and processing speed, at a lower cost than by using a single, larger biometric scanner.

1. A method for performing biometric identity verification with improved accuracy, the method comprising the steps of:scanning at least two biometric features of a user simultaneously, using at least two practically identical one-dimensional biometric scanners; processing data from the at least two scanners in at least one processor, to obtain biometric data that uniquely identify the scanned biometric features; and comparing the biometric data with reference biometric data recorded from the user during an enrollment procedure, to verify the identity of the user; wherein simultaneous use of multiple biometric scanners provides desirable improvements in accuracy and processing speed, at a lower cost than by using a single, larger biometric scanner.

#### 9/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX (c) 2008 The Thomson Corporation. All rts. reserv.

0010986836 - Drawing available WPI ACC NO: 2001-611544/200170

XRPX Acc No: N2001-456474

Security apparatus for firearm trigger lock, performs action based on processed result of data signal transmitted by transmitter in contact with human nail

Patent Assignee: CHORNENKY E T (CHOR-I); CHORNENKY T E (CHOR-I);

CHOLNENKI T E (CHOL-I)

Inventor: CHORNENKY E T; CHORNENKY T E; CHOLNENKI T E

Patent Family (10 patents, 94 countries)							
Patent Application							
Number	Kind	Date	Number	Kind	Date	Update	
WO 2001071642	A2	20010927	WO 2001US40343	A	20010321	200170	В
AU 200150044	A	20011003	AU 200150044	А	20010321	200210	E
US 20020021601	A1	20020221	US 2000191068	P	20000321	200221	E
			US 2000197169	P	20000414		
			US 2001813744	A	20010321		
			US 2001975276	А	20011010		
EP 1279137	A2	20030129	EP 2001923343	А	20010321	200310	E
			WO 2001US40343	А	20010321		
KR 2002089408	A	20021129	KR 2002712558	А	20020923	200322	E
US 20030098774	A1	20030529	US 2000191068	P	20000321	200337	E
			US 2000197169	P	20000414		
			US 2001813744	А	20010321		
CN 1430743	A	20030716	CN 2001809811	A	20010321	200363	E
JP 2003528400	W	20030924	JP 2001569744	A	20010321	200365	E
			WO 2001US40343	А	20010321		
US 6943665	B2	20050913	US 2000191068	P	20000321	200560	E
			US 2000197169	P	20000414		
			US 2001813744	А	20010321		
			US 2001975276	А	20011010		
JP 2006184975	А	20060713	JP 2004374945	А	20041224	200651	NCE

Priority Applications (no., kind, date): JP 2004374945 A 20041224; US 2001975276 A 20011010; US 2001813744 A 20010321; US 2000191068 P 20000321; US 2000197169 P 20000414

Patent Details
Number Kind Lan Pg Dwg Filing Notes
WO 2001071642 A2 EN 35 10
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200150044 A EN Based on OPI patent WO 2001071642
US 20020021601 A1 EN Related to Provisional US 2000191068
Related to Provisional US 2000197169
C-I-P of application US 2001813744
EP 1279137 A2 EN PCT Application WO 2001US40343
Based on OPI patent WO 2001071642
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI TR
US 20030098774 A1 EN Related to Provisional US 2000191068
Related to Provisional US 2000197169
JP 2003528400 W JA 47 PCT Application WO 2001US40343
Based on OPI patent WO 2001071642
US 6943665 B2 EN Related to Provisional US 2000191068

JP 2006184975 A JA 92

Alerting Abstract ...individual identification device which identifies who is pressing, controlling or actuating a switch such as in industrial or military application, accidental switch actuation inhibitor, for credit card , e-commerce or banking transactions, as a continuous biometric based encryption/decryption key generation and/or verification device for data copy protection or playback authorization, used for securely identifying an individual and as one...

...ADVANTAGE - The apparatus is fast, least expensive, small, most unobtrusive, ergonomic, most rugged, lowest power **biometric** device available and uses little data storage as opposed to retinal or fingerprint **biometric** device which can typically use a mega-byte or more. It is less objectionable than a fingerprint identification device to individuals who dislike business or...

...finger. It is a struggle situation sensitive, that is it is more difficult to force an unwilling wearer to perform verification action than most other **biometric** devices. It can easily combine **multiple** devices on **multiple** fingers for tighter security. It is extremely difficult to unknowingly or clandestinely read as opposed to other **biometric** devices. It is especially compatible with firearms. It combines well with a password or pin. If the password is observed, it offers another layer of...

#### 9/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0008577731

WPI ACC NO: 1998-112437/199811 XRPX Acc No: N1998-090098

Data transaction system - verify users voice by communication over one network before permitting transaction over second network

Patent Assignee: DIALOGIC CORP (DIAL-N); GAMMALINK CORP (GAMM-N)

Inventor: FROMM L J

Patent Family (4 patents, 23 countries) Patent Application Number Number Kind Date Kind Date Update A2 19980211 EP 1997305924 A 19970805 199811 B EP 823701 B1 20010724 US 1996692619 US 6266640 A 19960806 200146 E EP 823701 B1 20040211 EP 1997305924 A 19970805 200412 E DE 69727519  $\mathbf{E}$ 20040318 DE 69727519 A 19970805 200421 E EP 1997305924 A 19970805

Priority Applications (no., kind, date): US 1996692619 A 19960806; EP 1997305924 A 19970805

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes EP 823701 A2 EN 8 2

Regional Designated States, Original: AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT RO SE SI

EP 823701 B1 EN
Regional Designated States, Original: BE DE FR GB
DE 69727519 E DE Application EP 1997305924
Based on OPI patent EP 823701

#### Original Titles:

- ...Data network with voice verification means...
- ...Data network with voice verification means...
- ...Data network with voice verification means.

Alerting Abstract ...ADVANTAGE - Prevents fraud. Ensures that payment is not being sent from stolen **credit** card number or other account number.

#### Original Publication Data by Authority

#### Original Abstracts:

- ...to permitting the user to conduct a business transaction over a data network is disclosed. An order is received via the data network, and a voice verification unit is contacted to (i) access a prestored voice print, (ii) obtain a present voice sample from the consumer desiring the transaction and compare said present voice sample to...
- ...voice prior to permitting the user to conduct a business transaction over a data network. An order is received via the data network, and a voice verification unit is contacted to ( i ) access a prestored voice print, (ii) obtain a present voice sample from the consumer desiring the transaction and compare said present voice sample to the... Claims:
- ...data network (101) between a user's computer (105a) and a transaction computer (105c), the method comprising:maintaining a database of voice prints at a voice verification unit (103), said database including a plurality of voice prints , each of said voice prints being associated with a particular user; establishing (202) a data network connection from said transaction computer (105c) to said voice verification unit (103); requesting (204) said user to provide a voice sample; receiving verification unit a transaction identification number at said voice (103), from said transaction computer (105c), said transaction identification number being uniquely associated with a transaction desired to be consummated between said transaction computer (105c) and said user of said user's computer (105a), said transaction identification comprising information identifying said user; receiving, at said number **voi**ce verification unit (103), said voice sample entered by said user, said voice sample being associated with said transaction identification number; determining if said voice sample is verified by comparing said voice sample, at said voice verification unit (103), to a pre- **stored voice** print of said **user identified** by said information identifying said user; if said voice sample is verified, transmitting a verification signal from said voice verification unit (103) to said transaction computer (105c) over said data  $\,$  **network** ( 101 ) and processing (208) said transaction.

Procede de verification d...A method of consummating a transaction over a data network in a system having a consumer computer, a transaction computer and a **voice verification** unit, comprising:generating a

transaction identification number which is uniquely associated with a transaction desired to be consummated between said transaction computer and a user...

...said consumer computer, said transaction identification number comprising a user ID of said user; establishing a data network connection from said transaction computer to said voice verification unit, and transmitting said transaction identification number from said transaction computer to said voice verification unit over said data network; requesting said user to provide a voice sample; receiving, at said voice sample being associated with said transaction identification number; verifying said voice sample, at said voice verification unit, by comparing it to a pre-stored voice print of said user identified by said user ID; transmitting a verification signal along with said transaction identification number from said voice verification unit to said transaction computer over said data network; and consummating said transaction only if said voice sample is verified to be correct.

#### 9/3, K/8 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

09503012 INSPEC Abstract Number: C2005-09-1250M-007

Title: Using fingerprint image quality to improve the identification performance of the U.S. visitor and immigrant status indicator technology program

Author(s): Wein, L.M.; Baveja, M.

Author Affiliation: Graduate Sch. of Bus., Stanford Univ., CA, USA Journal: Proceedings of the National Academy of Sciences of the United States of America vol.102, no.21 p.7772-5

Publisher: National Academy of Sciences of the United States of America,

Publication Date: 24 May 2005 Country of Publication: USA

CODEN: PNASA6 ISSN: 0027-8424

SICI: 0027-8424(20050524)102:21L.7772:UFIQ;1-0

Material Identity Number: P030-2005-024

DOI: 10.1073/pnas.0407496102

Language: English

Subfile: C

Copyright 2005, IEE

Abstract: Motivated by the difficulty of **biometric** systems to correctly match fingerprints with poor image quality, we formulate and solve a game—theoretic formulation of the identification problem in two settings: U.S. **visa** applicants are checked against a list of **visa** holders to detect **visa** fraud, and visitors entering the U.S. are checked against a watchlist of criminals and suspected terrorists. For three types of **biometric** strategies, we solve the game in which the U.S. Government chooses the strategy's optimal parameter values to maximize the detection probability subject to a constraint on the mean **biometric** processing time per legal visitor, and then the terrorist chooses the image quality to minimize the detection probability. At current inspector staffing levels at ports...

 $\dots$  that is currently implemented at the U.S. border. Increasing the staffing level of inspectors offers only minor increases in the detection

probability for these **two** strategies. Using more than **two fingers** to match visitors with poor image quality allows a detection probability of 0.949 under current staffing levels, but may require major changes to the current U.S. **biometric** program. The detection probabilities during **visa** application are approximately=11-22% smaller than at ports of entry for all three strategies, but the same qualitative conclusions hold.

... visa fraud

#### 9/3, K/9 (Item 2 from file: 2)

... Identifiers: biometric systems...

DIALOG(R) File 2: INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

09444114 INSPEC Abstract Number: B2005-07-6135E-229, C2005-07-1250M-135

Title: Biometric template selection and update: a case study in fingerprints

Author(s): Uludag, U.; Ross, A.; Jain, A.

Author Affiliation: Dept. of Comput. Sci. & Eng., Michigan State Univ., USA

Journal: Pattern Recognition vol.37, no.7 p.1533-42

Publisher: Elsevier,

Publication Date: July 2004 Country of Publication: UK

CODEN: PTNRA8 ISSN: 0031-3203

SICI: 0031-3203(200407)37:7L.1533:BTSU;1-Z Material Identity Number: P133-2004-005

U.S. Copyright Clearance Center Code: 0031-3203/2004/\$30.00

DOI: 10.1016/j.patcog.2003.11.012

Language: English Subfile: B C Copyright 2005, IEE

## Title: Biometric template selection and update: a case study in fingerprints

Abstract: A **biometric** authentication system operates by acquiring **biometric** data from a user and comparing it against the template data stored in a database in order to identify a person or to verify a claimed identity. Most systems store multiple templates per user in order to **account** for variations observed in a person's **biometric** data. In this paper we propose two methods to perform automatic template selection where the goal is to select prototype fingerprint templates for a finger...

... while the second method, called MDIST, selects templates that exhibit maximum similarity with the rest of the impressions. Matching results on a database of 50 **different fingers**, with 200 impressions per finger, indicate that a systematic template selection procedure as presented here results in better performance than random template selection. The proposed

Identifiers: biometric template selection...

... biometric authentication system

#### 9/3,K/10 (Item 3 from file: 2)

DIALOG(R) File 2: INSPEC

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```
09339652 INSPEC Abstract Number: B2005-05-6135E-039, C2005-05-1250M-038
Title: Biometric template revocation
 Author(s): Arndt, C.M.
 Author Affiliation: Mitretek Syst. Inc., Falls Church, VA, USA
 Journal: Proceedings of the SPIE - The International Society for Optical
Engineering Conference Title: Proc. SPIE - Int. Soc. Opt. Eng. (USA)
vol.5404, no.1
               p.164-75
 Publisher: SPIE-Int. Soc. Opt. Eng,
 Publication Date: 2004 Country of Publication: USA
 CODEN: PSISDG ISSN: 0277-786X
 SICI: 0277-786X(2004)5404:1L.164:BTR;1-C
 Material Identity Number: C574-2005-061
 U.S. Copyright Clearance Center Code: 0277-786X/04/$15.00
 Conference Title: Biometric Technology for Human Identification
 Conference Date: 12-13 April 2004 Conference Location: Orlando, FL,
USA
 DOI: 10.1117/12.538633
 Language: English
 Subfile: B C
 Copyright 2005, IEE
Title: Biometric template revocation
 Abstract: Biometric are a powerful technology for identifying humans
```

both locally and at a distance. In order to perform identification or verification biometric systems capture an image of some biometric of a user or subject. The image is then converted mathematical to representation of the person call a template. Since we know that every human in the world is different each human have different biometric images (different fingerprints, or faces, etc.) this is what makes biometrics useful for identification. However unlike a credit card number or a password can be given to a person and later revoked if it is compromised and biometric is with the person for life. The problem then is to develop biometric templates, which can be easily revoked and reissued, which are also unique to the user and can be easily used for identification and verification. In

... fully unique to the individual and also revocable. By using bases set compression algorithms in an n-dimensional orthogonal space we can represent a give **biometric** image in an infinite number of equally valued and unique ways. The verification and **biometric** matching system would be presented with a given template and revocation code. The code then represents where in the sequence of n-dimensional vectors to...

Descriptors: **biometrics** (access control... Identifiers: **biometric** template revocation...

```
... biometric system verification...
```

- ... biometric system identification...
- ... biometric matching system...
- ... biometric image representation

#### 9/3,K/11 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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09178041 INSPEC Abstract Number: B2004-12-6135-671, C2004-12-1250M-131

Title: Biometric template selection: a case study in fingerprints

Author(s): Jain, A.; Uludag, U.; Ross, A.

Author Affiliation: Michigan State Univ., East Lansing, MI, USA

Conference Title: Audio- and Video-Based Biometric Person Authentication. 4th International Conference, AVBPA 2003. Proceedings (Lecture Notes in

Computer Science Vol.2688) p.335-42

Editor(s): Kittler, J.; Nixon, M.S.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 2003 Country of Publication: Germany xvii+978 pp.

ISBN: 3 540 40302 7 Material Identity Number: XX-2003-02057

Conference Title: Audio- and Video-Based Biometric Person Authentication. 4th International Conference, AVBPA 2003. Proceedings

Conference Date: 9-11 June 2003 Conference Location: Guildford, UK

Language: English

Subfile: B C

Copyright 2004, IEE

Title: Biometric template selection: a case study in fingerprints

Abstract: A **biometric** authentication system operates by acquiring **biometric** data from a user and comparing it against the template data stored in a database in order to identify a person or to verify a claimed identity. Most systems store multiple templates per user to **account** for variations in a person's **biometric** data. In this paper we propose two techniques to automatically select prototype fingerprint templates for a finger from a given set of fingerprint impressions. The...

... variations, while the second method, called MDIST, selects templates that have maximum similarity with the rest of the impressions and, therefore, represent typical measurements of **biometric** data. Matching results on a database of 50 **different fingers**, with 100 impressions per ringer, indicate that a systematic template selection procedure as presented here results in better performance than random template selection.

Identifiers: biometric authentication system...

- ...person biometric data...
- ... biometric template selection

#### 9/3,K/12 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

08228164 INSPEC Abstract Number: B2002-05-6135E-030, C2002-05-5260B-115

#### Title: Matching of palmprints

Author(s): Duta, N.; Jain, A.K.; Mardia, K.V.

Author Affiliation: Speech & Language Process. Dept., BBN Technol., Cambridge, MA, USA

Journal: Pattern Recognition Letters vol.23, no.4 p.477-85

Publisher: Elsevier,

Publication Date: Feb. 2002 Country of Publication: Netherlands

CODEN: PRLEDG ISSN: 0167-8655

SICI: 0167-8655(200202)23:4L.477:MP;1-A Material Identity Number: D719-2002-001

U.S. Copyright Clearance Center Code: 0167-8655/02/\$22.00

Language: English

Subfile: B C

Copyright 2002, IEE

... Abstract: extracts a set of feature points along the prominent palm lines (and the associated line orientation) from a given palmprint image. Next we decide if **two palmprints** belong to the same hand by computing a matching score between the corresponding sets of feature points of the **two palmprints**. The two sets of feature points/orientations are matched using our previously developed point matching technique which takes into **account** the nonlinear deformations as well as the outlier points present in the two sets. The estimates of the matching score distributions for the genuine and...

Descriptors: biometrics (access control...

#### FULL TEXT DATABASES

## - FOREIGN PATENTS and BUSINESS DATABASES

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? show files;ds
File 15:ABI/Inform(R) 1971-2008/Jan 31
         (c) 2008 ProQuest Info&Learning
     16:Gale Group PROMT(R) 1990-2008/Jan 30
File
         (c) 2008 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2008/Jan 18
         (c) 2008 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2008/Jan 29
         (c) 2008 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jan 18
         (c) 2008 The Gale Group
File
       9:Business & Industry(R) Jul/1994-2008/Jan 30
         (c) 2008 The Gale Group
      20:Dialog Global Reporter 1997-2008/Feb 01
File
         (c) 2008 Dialog
File 476: Financial Times Fulltext 1982-2008/Feb 01
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File 610: Business Wire 1999-2008/Feb 01
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File 24:CSA Life Sciences Abstracts 1966-2007/Aug
         (c) 2007 CSA.
File 634:San Jose Mercury Jun 1985-2008/Jan 31
         (c) 2008 San Jose Mercury News
File 636: Gale Group Newsletter DB(TM) 1987-2008/Jan 31
         (c) 2008 The Gale Group
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         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 13:BAMP 2008/Jan W3
         (c) 2008 The Gale Group
     75:TGG Management Contents(R) 86-2008/Jan W2
         (c) 2008 The Gale Group
     95:TEME-Technology & Management 1989-2008/Jan W3
File
         (c) 2008 FIZ TECHNIK
File 348: EUROPEAN PATENTS 1978-2007/ 200805
         (c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20080110UT=20080103
         (c) 2008 WIPO/Thomson
Set
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                Description
S1
       236485
                BIOMETRIC? OR BIO() METRIC?? OR (SPEAKER OR VOICE OR PHYSIO-
             LOGICAL OR BIOLOGICAL) (2W) (VERIFICATION OR RECOGNI? OR IDENTI-
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             NASCAN OR FACESCAN OR FACIALSCAN
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             INTS OR PALMPRINTS OR HANDPRINTS OR VOICEPRINTS OR (THUMB OR -
             FINGER OR PALM OR HAND OR VOICE) () PRINTS OR EYES OR FINGERS OR
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#### BODY()PARTS)

58750 ACCOUNT OR ACCOUNTS OR VISA OR AMERICAN() EXPRESS OR AMEX OR MASTERCARD OR MASTER() CARD OR (CREDIT OR BANK OR BANC OR CHARGE OR MONEY OR CASH OR DEBIT OR TRANSACTIONAL OR GIFT OR PAYMENT OR CHEQUE)(2W)CARD? ?

S4 352 S2(S)S3 S5 47 S4 FROM 348,349 S6 305 S4 NOT S5 S7 S6 NOT PY>2001 23 S8 16 RD (unique items) S9 37 S5 AND AC=US S10 10 S5 NOT S9 S11 5 S10 AND PY>2001 S12 5 S10 NOT S11 S13 25 S9 AND AC=US(S)AY=1963:2001 ? t8/3,k/all; t13/3,k/all

#### 8/3, K/1 (Item 1 from file: 15) Kucab

DIALOG(R)File 15:ABI/Inform(R)

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02085871 63257990

#### Getting to know you

Dernovsek, Karla

Credit Union Magazine v66n11 PP: 86-91 Nov 2000

ISSN: 0011-1066 JRNL CODE: CUG

WORD COUNT: 2437

 $\dots$ TEXT: credit union, issue stop payments, and make deposits to multiple accounts.

To use the kiosk for the first time, members must have an ATM or **debit** card or be enrolled in either home banking or telephone banking services. Their account is verified once they use their personal identification number (PIN) for ATM/debit services or for home or telephone banking services. Members must register two fingerprints, preferably one from each hand, so they'll have access even if one hand or finger is injured. The fingerprint is then linked to their account and used for future verification. Normally, a member service representative helps new members register for the system and shows them how to use the kiosk...

#### 8/3, K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02022712 52540642

## The changing nature of the payments system: Should new players mean new rules?

Mester, Loretta J

Business Review - Federal Reserve Bank of Philadelphia PP: 3-26 Mar/Apr

2000

ISSN: 0007-7011 JRNL CODE: FRB

WORD COUNT: 10449

...TEXT: true web site. Digital encryption is built into smart cards and software-based money. Encryption provides a higher level of security than

magnetic strips on **credit cards**. But because it is very cheap to duplicate cards, any security breach could result in large losses to an institution. Limits on the amount of...

...out of 1000 people have the same hand characteristics. Also, as he demonstrated at a conference, the best available systems were unable to recognize that **two** sets of **fingerprints** were from the same person: the prints were taken just six weeks apart but under different conditions (Bruce).

A second risk involves potential for criminal...

#### 8/3, K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01567834 02-18823

#### Here's looking at you

Anonymous

Fortune v137n3 PP: 104D Feb 16, 1998

ISSN: 0015-8259 JRNL CODE: FOR

WORD COUNT: 221

 $\dots$ TEXT: iris-recognition system was developed by Sensar, a Moorestown, N.J., subsidiary of Sarnoff Corp., which has worked on software for recognizing military targets.

"No **two eyes** on earth share the same iris features," says Sensar chief financial officer Kevin McQuade. Sensar's biometric system incorporates a trio of videocameras that scrutinize...

...his right eye. A specialized chip compares distinctive iris features with a stored library of iris patterns from customers who "enrolled" when they opened their **accounts**. Within three seconds, the system confirms whether the customer should get the money.

(Photograph Omitted)

#### 8/3,K/4 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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08482865 Supplier Number: 72684917 (USE FORMAT 7 FOR FULLTEXT)

FIRST VOICE PAYMENT GATEWAY. (VeCommerce Ltd. launches VePay, voice enabled real time credit card bill payment gateway) (Brief Article)

Australian Banking & Finance, v10, n4, p1

March 12, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 582

... biometric `voice print' security product Nuance Verifier 2.0. "Voiceprints are unique - no two are exactly alike," says Nuance sales director Tim Macnamara.

"Nuance Verifier 2 .0 uses these voiceprints to deliver secure

telephone access without the use of passwords or PINs allowing VePay to ensure that only the cardholder can say the card number reducing the opportunity for **credit card** fraud."

Operating via a 1300 or a local access number and seamlessly integrated into the customer contact centre, the technology enables cardholders to pay bills...

#### 8/3, K/5 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R) (c) 2008 The Gale Group. All rts. reserv.

07404951 Supplier Number: 62199952 (USE FORMAT 7 FOR FULLTEXT)

### Banks Step Up Security. (Industry Trend or Event)

Luke, Rob

Bank Technology News, v14, n4, p1

April, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3112

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

- ...Clearing House transactions and wire transfers. The \$253 billion-asset bank has now rolled out the service to all 600,000 of its cash management account customers. York says First Union chose the Digipass because it was simple to use, easy to support and cost-efficient. "We have a huge focus...
- ...place via an external device, such as a smart card, that carries an authentication biometric, such as a fingerprint. Smart cards like the recently launched **American Express** Blue hold a microchip that can store data, digital cash, and a private key and digital certificate. The chief advantage is that the user takes...
- ...card, the card itself is then fully protected against unauthorized use. Fingerprint imaging, like other biometrics such as iris-scanning and signature-reading, convert the **different** recurring patterns in human **fingerprints** into an algorithm (a regularly recurring pattern of numbers), which is then stored. After a scanner reads a person's fingerprint and converts it to...

#### 8/3,K/6 (Item 3 from file: 16) Kucab

DIALOG(R)File 16:Gale Group PROMT(R)

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06895461 Supplier Number: 58374360 (USE FORMAT 7 FOR FULLTEXT)

BioNetrix Suite Covers All the Bases -- The vendor takes our Editor's Choice by doing more to simplify user and policy management while keeping a high level of authentication security. (BioNetrix Systems' BioNetrix Authentication Suite 2.0 biometric-based network security software) (Software Review) (Evaluation)

O'Shea, Timothy M.; Lee, Mike

Network Computing, p47

Dec 27, 1999

Language: English Record Type: Fulltext

Article Type: Evaluation

Document Type: Magazine/Journal; Trade

Word Count: 3756

 $\ldots$  impressed with the quality of integration into the existing NT environment.

BioLogon offers eight combinations of fingerprint, password and smart-card authentication. Using biometrics, user **accounts** can be enrolled with **multiple fingers** per user-four by default and up to eight with an entry into the registry.

Like the products from Saflink and NEC, BioLogon integrates its...

#### 8/3, K/7 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06806910 Supplier Number: 57560891 (USE FORMAT 7 FOR FULLTEXT)

Secugen, SAFLINK And ING Direct Canada To Create The First Internet Banking System Using A Fingerprint Biometric Security Solution.

PR Newswire, p4668

Nov 15, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 561

... and authenticate every request through biometric matching.

Together with ING Direct Canada's Web infrastructure, these
components will make it possible to positively identify authorized account
holders each time they begin a transaction online. The solution will
ensure customers' privacy and enable them to feel truly secure about
virtual banking. "Fingerprints are a unique human characteristic with no
two fingerprints being alike, not even among identical twins," said
Walter G. Hamilton, SAFLINK's Vice President of Sales and Marketing. "This
initiative to bring biometric fingerprint...

#### 8/3, K/8 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05952788 Supplier Number: 53218071 (USE FORMAT 7 FOR FULLTEXT)

Peripherals Finalist: U.are.U. (Hardware Review) (Evaluation)

PC Magazine, p168(1)

Dec 15, 1998

Language: English Record Type: Fulltext

Article Type: Evaluation

Document Type: Magazine/Journal; General Trade

Word Count: 281

Password feature, you can set up a password bank in an encrypted file that contains all the passwords you use to access applications, e-mail accounts, and e-commerce sites. The Deluxe version of U.are.U adds the Private Space feature, which creates a separate, secure partition on your hard disk. With its accurate fingerprint detection, support for multiple users (and multiple fingers for each user), password replacement, and responsible USB citizenry, U.are.U leads the field.

Digital Persona Inc., Redwood City, CA; 877-378-2738; www...

#### 8/3, K/9 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB (c)2008 The Gale Group. All rts. reserv.

11483108 SUPPLIER NUMBER: 57472158 (USE FORMAT 7 OR 9 FOR FULL TEXT) **Testing the fit of a parametric function**.

Aerts, Marc; Claeskens, Gerda; Hart, Jeffrey D.

Journal of the American Statistical Association, 94, 447, 869(1)

Sept, 1999

ISSN: 0162-1459 LANGUAGE: English RECORD TYPE: Fulltext; Abstract WORD COUNT: 10123 LINE COUNT: 00861

... of systolic blood pressure. In doing so, the clustered nature of the data should be taken into account, because the responses for a person's **two eyes** are likely to be correlated. A graphical representation of these data can easily yield some idea of how the proportion of eyes with macular edema...

#### 8/3, K/10 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02121622

#### US Sprint group signs service contract with St Louis firm

Dallas Morning News (TX) February 8, 1989 p. D4

... Dallas than other cities due to the location of one of its major US billing centers in that city. US Sprint demonstrated a 'hackerproof' telephone  ${\tt credit}$   ${\tt card}$  security system on  ${\tt 2}$  /7/89 which uses  ${\tt voice}$   ${\tt prints}$  to identify cardholders.

#### 8/3,K/11 (Item 1 from file: 9) Kucab

DIALOG(R)File 9:Business & Industry(R)

(c) 2008 The Gale Group. All rts. reserv.

02283069 Supplier Number: 25820904 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Biometric ID: It's All About You

(Study finds that governments and related organizations spent \$61.7 mil on biometric systems in 1998, almost two-thirds of the industry's global revenue of \$95.5 mil)

Card Technology, p 33+

September 2000

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2475

(USE FORMAT 7 OR 9 FOR FULLTEXT)

#### TEXT:

...reliable. Results so far are promising, he says, and MasterCard will soon expand its fingerprint scanner test to employees to control building and PC access.

Visa employees also are acting as guinea pigs for biometrics in the

cafeteria of **Visa** 's Foster City, Calif., headquarters. Since October 1998, around 400 employees have opted to use a fingerprint scanner located at the cash register to pay for meals and snacks. Employees enroll by designating a **credit card account** for charges and having a scan of **two fingerprints** linked to the **account**. The system has worked well, says Chetan Patwardhan, **Visa** 's director of technology research, though employees need to pay attention as they place their finger on the reader.

Employees sometimes get distracted and that...

#### 8/3,K/12 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter (c) 2008 Dialog. All rts. reserv.

11698263 (USE FORMAT 7 OR 9 FOR FULLTEXT)

## Ethentica Revolutionizes Mobile Computing World With Touch Verification Product

PR NEWSWIRE
June 27, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 793

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in the office. You turn it on and only your touch turns it off. -- SecureSuite Administrator - Powerful administrative tools allow you to determine access for **different** users -- all based on their **fingerprints** 

The Ethenticator MS 3000 merges Ethentica's patented TactileSense(TM) fingerprint biometric sensor with the portability and usability of a Type II PC card enabling...

#### 8/3,K/13 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter (c) 2008 Dialog. All rts. reserv.

08240388 (USE FORMAT 7 OR 9 FOR FULLTEXT)

# (CNW) Secugen, SAFLINK And ING Direct Canada To Create The First Internet Banking System Using A Fingerprint Biometric Security Solution

CANADA NEWSWIRE November 15, 1999

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 580

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... online. The solution will ensure customers' privacy and enable them to feel truly secure about virtual banking. "Fingerprints are a unique human characteristic with no **two fingerprints** being alike, not even among identical twins," said Walter G. Hamilton, SAFLINK's Vice President of Sales and Marketing. "This initiative to bring biometric fingerprint...

#### 8/3,K/14 (Item 1 from file: 613)

DIALOG(R) File 613:PR Newswire

(c) 2008 PR Newswire Association Inc. All rts. reserv.

00658003 20011016SFTU099 (USE FORMAT 7 FOR FULLTEXT)

#### Aspect Communications Announces New Era of Self-Service CRMq.1

PR Newswire

Tuesday, October 16, 2001 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,346

#### TEXT:

 $\dots$ for live assistance. Aspect CSS v.6.0 launches a new era of interest in self-service customer relationship management (CRM). Enterprises

such as banks, **credit card** providers, airlines and insurance companies can now

allow their customers to access  $\mbox{\it account}$  information simply by verifying the

customer's individual voiceprint. The voiceprint technology marks a dramatic

improvement in the customer service environment, augmenting previous security

mechanisms...

...companies to deploy Nuance Verifier 2.0 as part

of its self-service solution. The Nuance technology identifies callers by their unique voiceprints. Since no **two voiceprints** are alike, Nuance technology provides an added level of security in completing transactions.

Aspect Customer Self-Service and the Aspect Contact Server enable businesses to...

#### 8/3, K/15 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM) (c) 2008 The Gale Group. All rts. reserv.

04662866 Supplier Number: 62199952 (USE FORMAT 7 FOR FULLTEXT) Banks Step Up Security.

## Luke, Rob

Bank Technology News, v14, n4, p1

April, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3112

#### (USE FORMAT 7 FOR FULLTEXT)

#### TEXT:

...Clearing House transactions and wire transfers. The \$253 billion-asset bank has now rolled out the service to all 600,000 of its cash management account customers. York says First Union chose the Digipass because it was simple to use, easy to support and cost-efficient. "We have a huge focus... place via an external device, such as a smart card, that carries an authentication biometric, such as a fingerprint. Smart cards like the recently launched American Express Blue hold a microchip that can store data, digital cash, and a private key and digital certificate. The chief advantage is that the user takes...

...card, the card itself is then fully protected against unauthorized use. Fingerprint imaging, like other biometrics such as iris-scanning and

signature-reading, convert the **different** recurring patterns in human **fingerprints** into an algorithm (a regularly recurring pattern of

#### 8/3, K/16 (Item 1 from file: 13) Kucab

DIALOG(R) File 13:BAMP

(c) 2008 The Gale Group. All rts. reserv.

00712200 Supplier Number: 25820492 (USE FORMAT 7 OR 9 FOR FULLTEXT) Biometric ID: It's All About You

(Biometric security devices will begin to come into more common use in 2001 and later, as prices drop and the technology is put to use in new areas; the rate of growth will be affected by whether businesses and consumers think passwords or personal identification numbers are inadequate verification for e-commerce purchases)

Article Author(s): Kuykendall, Lavonne

Card Technology, p 33-44

September 2000

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2472

(USE FORMAT 7 OR 9 FOR FULLTEXT)

#### TEXT:

...reliable. Results so far are promising, he says, and MasterCard will soon expand its fingerprint scanner test to employees to control building and PC access.

Visa employees also are acting as guinea pigs for biometrics in the cafeteria of Visa 's Foster City, Calif., headquarters. Since October 1998, around 400 employees have opted to use a fingerprint scanner located at the cash register to pay for meals and snacks. Employees enroll by designating a credit card account for charges and having a scan of two fingerprints linked to the account. The system has worked well, says Chetan Patwardhan, Visa 's director of technology research, though employees need to pay attention as they place their finger on the reader.

Employees sometimes get distracted and that...

#### 13/3,K/1 (Item 1 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01528250

REMOTE AUTHENTIFICATION OF FINGERPRINTS OVER AN INSECURE NETWORK
FERNAUTHENTIFIZIERUNG VON FINGERABDRUCKEN UBER EIN UNSICHERES NETZWERK
AUTHENTIFICATION A DISTANCE D'EMPREINTES DIGITALES SUR UN RESEAU NON
SECURISE

PATENT ASSIGNEE:

Lenovo (Singapore) Pte. Ltd., (7549660), 7, Changi Business Park Central 1, Singapore 486048, (SG), (Proprietor designated states: all) INVENTOR:

AGGARWAL, Pooja, c/o IBM UK Ltd., Int. Prop. Law, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

CHATTERJEE, Krishnendu, 128/N Kali Pada Mukherjee Road, 700008 Calcutta, (IN)

DUBEY, Pradeep, Kumar, M-4, Saket, New Delhi 110 017, (IN)

JUTLA, Charanjit, Singh, 298 NobHill Drive, Elmsford, NY 10523, (US) KUMAR, Vijay, 203 Basant Nagar, New Delhi 110 057, (IN) LEGAL REPRESENTATIVE:

Schafer, Horst et al (92951), Schweiger & Partner Patent- und

Rechtsanwalte Karlstrasse 35, 80333 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1384131 A2 040128 (Basic)

EP 1384131 B1 070620

WO 2002091142 021114

APPLICATION (CC, No, Date): EP 2002769095 020502; WO 2002GB2010 020502 PRIORITY (CC, No, Date): US 848887 010504

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-001/00

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20070103 H EP

NOTE:

No A-document published by EPO

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS E	(English)	200725	857
CLAIMS E	(German)	200725	807
CLAIMS E	(French)	200725	954
SPEC B	(English)	200725	4301
Total word cou	nt - documen	ıt A	0
Total word cou	nt - documen	ıt B	6919
Total word cou	nt - documen	nts A + B	6919

- ...SPECIFICATION one or more business entities. At the same time, digital technology has also given rise to new applications for authentication, such as of computer users, **credit card** users and so forth. There is an increasing use of various biometrics in such authentication processes. With the widespread use of networking, many of these...
- ...security- and privacy-related issues arise. With this spread in networking, biometrics has moved from simple desktop implementations to network-authentication systems, involving firewalls and **multiple** operating platforms. **Fingerprints** constitute the most popular among the biometrics in use. One of the most important weaknesses of current biometric authentication mechanisms lies in the digital representation...

#### 13/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01387550

# FINGERNAIL AND TOENAIL DECORATION USING INK JETS FINGER- UND FUSSNAGELDEKORATION MIT TINTENSTRAHLDRUCKTINTEN DECORATION DES ONGLES DES MAINS ET DES PIEDS A L'AIDE DE JETS D'ENCRE PATENT ASSIGNEE:

Pearl Technology Holdings, LLC, (3385170), 1407 N. Ft. Harrison Avenue,
Unit H, Clearwater, FL 33755, (US), (Proprietor designated states: all)
NVENTOR:

WEBER, Paul, J., 22 Seneca Road, Ft. Lauderdale, FL 33308, (US) WEBER, Michael, R., 13906 Fern Lane, Clearwater, FL 33762, (US)

DA SILVA, Luiz, B., 1995 Camino Ramon Place, Danville, CA 94526, (US) LEGAL REPRESENTATIVE:

Kurig, Thomas, Dr. (69526), Patentanwalte Becker, Kurig, Straus,

Bavariastrasse 7, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1204340 A1 020515 (Basic)

EP 1204340 B1 050330

WO 2001091598 011206

APPLICATION (CC, No, Date): EP 2001937750 010524; WO 2001US17115 010524 PRIORITY (CC, No, Date): US 583008 000526

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): A45D-029/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text Language Update Word Count 2512 CLAIMS B (English) 200513 CLAIMS B (German) 200513 2341 CLAIMS B (French) 200513 2922 (English) 200513 SPEC B 4962 Total word count - document A 0 Total word count - document B 12737 Total word count - documents A + B 12737

- ...SPECIFICATION or toes. The finger holder 80 has indentations 82 for the fingers to rest in comfortably. The depth of the indentations can be varied to **account** for the fact that the little finger is thinner than the middle or index finger. By having the little finger indentation be approximately 2-3...
- ...less than the middle finger indentation the nail surface for both fingers can be positioned at near identical heights. If the finger widths are significantly **different**, the user can decorate the **fingers** in pairs (i.e., both index fingers etc.) and optimize the holder height accordingly. Optional sensors 84 in the indentations are used to detect the...

#### 13/3, K/3 (Item 3 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01032017

#### Fingerprint feature correlator

#### Merkmalkorrelator fur Fingerabdrucke

#### Correlateur de caracteristiques pour empreintes digitales

PATENT ASSIGNEE:

TRW Inc., (376414), One Space Park, Redondo Beach, California 90278, (US), (Proprietor designated states: all)

#### INVENTOR:

Hsu, Shi-Ping, 461 South Bonita Avenue, Pasadena, CA 91107, (US) Evans, Bruce W., 220 Marina Way No. 3, Redondo Beach, CA 90277, (US) LEGAL REPRESENTATIVE:

Schmidt, Steffen J., Dipl.-Ing. (70552), Wuesthoff & Wuesthoff, Patent-und Rechtsanwalte, Schweigerstrasse 2, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 918300 A2 990526 (Basic)

EP 918300 A3 991124 EP 918300 B1 030108

APPLICATION (CC, No, Date): EP 98120186 981029;

PRIORITY (CC, No, Date): US 995330 971122

DESIGNATED STATES: DE; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06K-009/00

ABSTRACT WORD COUNT: 198

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Availa	able I	Cext	Language	Update	Word Count
	CLAIN	1S A	(English)	199921	1522
	CLAIN	IS B	(English)	200302	1528
	CLAIN	IS B	(German)	200302	1511
	CLAIN	1S B	(French)	200302	1793
	SPEC	A	(English)	199921	11677
	SPEC	В	(English)	200302	11673
Total	word	count	- document	t A	13201
Total	word	count	- document	t В	16505
Total	word	count	- document	ts A + B	29706

- ... SPECIFICATION judiciously the reference patches are selected. Much of a fingerprint consists of simple patterns such as concentric arcs, which provide little information for discriminating between different fingers , or for locating position. In addition, because the surface of the finger is flexible and elastic, there may be geometric distortion between different images of...
- ...sizes also increase the need for careful selection, in order to pack the most distinguishing information into a small area. It is also necessary to account for the variability and imperfections of the imaging process, in order to avoid selecting spurious features that are the result of noise artifacts, and to...
- ... SPECIFICATION judiciously the reference patches are selected. Much of a fingerprint consists of simple patterns such as concentric arcs, which provide little information for discriminating between different fingers , or for locating position. In addition, because the surface of the finger is flexible and elastic, there may be geometric distortion between different images of...
- ... sizes also increase the need for careful selection, in order to pack the most distinguishing information into a small area. It is also necessary to account for the variability and imperfections of the imaging process, in order to avoid selecting spurious features that are the result of noise artifacts, and to...

#### 13/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

Method and apparatus for annotation of medical imagery to facilitate patient identification, diagnosis and treatment

Verfahren und Gerat zum Aufzeichnen von medizinischen Abbildungen zur Identifikation, Diagnose und Behandlung von Patienten

Procede et appareil d'annotation d'images medicales pour faciliter l'identification, le diagnostic et le traitement des patients

PATENT ASSIGNEE:

Prokoski, Francine J., (1563051), 5410 Colchester Meadow Lane, Fairfax, Virginia 22030, (US), (Applicant designated States: all)
INVENTOR:

Prokoski, Francine J., 5410 Colchester Meadow Lane, Fairfax, Virginia 22030, (US)

LEGAL REPRESENTATIVE:

Ablett, Graham Keith et al (53082), Ablett & Stebbing, Caparo House, 101-103 Baker Street, London W1M 1FD, (GB)

PATENT (CC, No, Kind, Date): EP 867830 A2 980930 (Basic)

EP 867830 A3 000301

APPLICATION (CC, No, Date): EP 98302267 980325;

PRIORITY (CC, No, Date): US 823841 970325

DESIGNATED STATES: DE; FR; GB; NL

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06K-009/00; A61B-005/117

ABSTRACT WORD COUNT: 196

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text Language Update Word Count CLAIMS A (English) 9840 2082 SPEC A (English) 9840 18054

Total word count - document A 20136

Total word count - document B 0

Total word count - documents A + B 20136

...SPECIFICATION an M19 matcher with a new scoring function, intended to take into account greater translation displacements. The M32 matcher takes into account small rotations between **two fingerprints** in the following way: first an M27 matcher comparison is made between the **two fingerprints**; then, one of the two prints is rotated through "V" degrees from its original position and a new M27 comparison is made. All together an...

#### 13/3, K/5 (Item 5 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

00819838

Biometric identification process and system Biometrisches Identifizierungsverfahren und -system Procede et systeme d'identification biometrique

PATENT ASSIGNEE:

CANON KABUSHIKI KAISHA, (542361), 30-2, 3-chome, Shimomaruko, Ohta-ku, Tokyo, (JP), (applicant designated states: DE;FR;GB;IT;NL)
Canon U.S.A. Inc., (2188650), One Canon Plaza, Lake Success, New York, NY 11042-1113, (US), (applicant designated states: DE;FR;GB;IT;NL)

#### INVENTOR:

Price-Francis, Stephen, 10 Wesley Court North, Huntington, NY 11743, (US) LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick Court High Holborn, London WC1R 5DJ, (GB)

PATENT (CC, No, Kind, Date): EP 762340 A2 970312 (Basic)

EP 762340 A3 980128

APPLICATION (CC, No, Date): EP 96306267 960829;

PRIORITY (CC, No, Date): US 523328 950905; US 561323 951121

DESIGNATED STATES: DE; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS (V7): G07C-009/00; G06K-009/00;

ABSTRACT WORD COUNT: 112

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) EPAB97 2545 SPEC A (English) EPAB97 3886

SPEC A (English) EPAB97 3886

Total word count - document A 6431

Total word count - document B 0
Total word count - documents A + B 6431

...SPECIFICATION and the like might be maintained. The optical card 25 also comprises memory 30 for storing the fingerprint data. Preferably, only certain characteristics of a **plurality** of **fingerprints** are stored on the card 25, thereby conserving memory space. The memory capacity can be reduced down to only about 1 Kbyte per fingerprint when...

#### 13/3,K/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00964355

## MOLECULES FOR DIAGNOSTICS AND THERAPEUTICS MOLECULES UTILISEES A DES FINS DIAGNOSTIQUES ET THERAPEUTIQUES

Patent Applicant/Assignee:

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 (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

JONES Anissa Lee, 445 South 15th Street, San Jose, CA 95112, US, US (Residence), US (Nationality), (Designated only for: US)

TRAN Alanna-Phung B, 751 Naples Street, San Francisco, CA 94112, US, US (Residence), US (Nationality), (Designated only for: US)

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(Residence), US (Nationality), (Designated only for: US)

YU Jimmy Y, 3655 Wyndham Drive, Fremont, CA 94536, US, US (Residence), US

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    , US (Nationality), (Designated only for: US)
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  AMSHEY Stefan R, 1605 20th Street, San Francisco, CA 94107, US, US
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  DAUGHTERY Sean C, 8200 Kern Avenue, #206, Gilroy, CA 95020, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DAM Tam C, 2180 Mendota Way, San Jose, CA 95122, US, US (Residence), US
    (Nationality), (Designated only for: US)
  LIU Tommy F, 210 Ottilia Street, Daly City, CA 94014, US, US (Residence),
    US (Nationality), (Designated only for: US)
 NGUYEN Duy-Viet An, 490 Chiquita Avenue, #19, Mountain View, CA 94041, US
    , US (Residence), US (Nationality), (Designated only for: US)
 KLEEFELD Yael, 574 Sand Hill Circle, Menlo Park, CA 94025, US, US
    (Residence), US (Nationality), (Designated only for: US)
  GERSTIN Edward Jr H, 1408 38th Avenue, San Francisco, CA 94122, US, US
    (Residence), US (Nationality), (Designated only for: US)
  PERALTA Careyna H, 4585 Lakeshore Drive, Santa Clara, CA 95054, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DAVID Marie H, 131 Mirada Drive, Daly City, CA 94015, US, US (Residence),
    US (Nationality), (Designated only for: US)
  LEWIS Samantha A, 1476-148th Avenue, San Leandro, CA 94578, US, US
    (Residence), US (Nationality), (Designated only for: US)
  CHEN Alice J, 4405 Norwalk Drive, #22, San Jose, CA 95129, US, US
    (Residence), US (Nationality), (Designated only for: US)
  PANZER Scott R, 571 Bobolink Circle, Sunnyvale, CA 94087, US, US
    (Residence), US (Nationality), (Designated only for: US)
  HARRIS Bernard, 1014 Lupine Drive, Sunnyvale, CA 94086, US, US
    (Residence), US (Nationality), (Designated only for: US)
 MULLAHY-FLORES Vincent Z, 35000 Begonia Street, Union City, CA 94587, US,
    US (Residence), US (Nationality), (Designated only for: US)
 MARWAHA Rakesh, 16272 Saratoga Street, #4, San Leandro, CA 94578, US, US
    (Residence), US (Nationality), (Designated only for: US)
  LO Audrey, 1040 Miramonte Avenue, Los Altos, CA 94024, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  LAN Ruth Y, 750 Boar Circle, Fremont, CA 94539, US, US (Residence), US
    (Nationality), (Designated only for: US)
  URASHKA Michael E, 650 Ashbury Street, San Francisco, CA 94117, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAMLET-COX Diana (et al) (agent), Incyte Pharmaceuticals, Inc., 3160
    Porter Drive, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
                        WO 200297031 A2-A3 20021205 (WO 0297031)
 Patent:
 Application:
                        WO 2002US10056 20020327 (PCT/WO US02010056)
  Priority Application: US 2001279619 20010328; US 2001280068 20010329; US
    2001280067 20010329; US 2001291280 20010516; US 2001291829 20010517; US
    2001291849 20010517; US 2001299428 20010619; US 2001299776 20010620; US
    2001300001 20010620
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
```

SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
- (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 392962

Fulltext Availability:
Detailed Description

#### Detailed Description

... and dihydroorotase s (DHOase) are encoded by a single gene called CAD. Together these three enzymes combine the initial reactants in pyrimidine biosynthesis, glutamine, Co 2, and ATP to form dihydroorotate, the precursor to orotate and orotidylate (Iwahana, H. et al. (1996) Biochern. Biophys. Res. Commun.

219:249-255). Further steps...loops and link the transmembrane domains. The most conserved domains of GPCRs are the transmembrane domains and the first two cytoplasmic loops.

The transmembrane domains **account** for structural and functional features of the receptor. In most cases, the bundle of a helices forms a binding pocket. In addition, the extracellular N...second messengers to transduce a variety of extracellular signals including hormones, light, and neurotrarismitters. In particular, cyclic-AMP dependent protein kinases (PKA) are thought to **account** for all of the effects of cAMP in most mammalian cells, including various hormone-induced cellular responses. Visual excitation and the phototransmission of light signals ...between at least two polypeptide sequences aligned using a standardized algorithm. Methods of polypeptide sequence alignment are well-known. Some

alignment methods take into **account** conservative amino acid substitutions. Such conservative substitutions, explained in more detail above, generally preserve the hydrophobicity and acidity of the substituted residue, thus preserving the...

#### 13/3,K/7 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00956994 \*\*Image available\*\*

# REMOTE AUTHENTIFICATION OF FINGERPRINTS OVER AN INSECURE NETWORK AUTHENTIFICATION A DISTANCE D'EMPREINTES DIGITALES SUR UN RESEAU NON SECURISE

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk, NY 10504, US, US (Residence), US (Nationality)

IBM UNITED KINGDOM LIMITED, P.O. Box 41, North Harbour, Portsmouth, Hampshire P06 3AU, GB, GB (Residence), GB (Nationality), (Designated only for: MG)

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JUTLA Charanjit Singh, 298 NobHill Drive, Elmsford, NY 10523, US,

KUMAR Vijay, 203 Basant Nagar, New Delhi 110 057, IN,

Legal Representative:

LING Christopher John (agent), IBM United Kingdom Limited, Intellectual Property Law Dept, Hursley Park, Winchester, Hampshire SO21 2JN, GB, Patent and Priority Information (Country, Number, Date):

Patent: WO 200291142 A2-A3 20021114 (WO 0291142)
Application: WO 2002GB2010 20020502 (PCT/WO GB0202010)

Priority Application: US 2001848887 20010504

Designated States:

(Protection type is "patent" unless otherwise stated – for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 5484

Fulltext Availability:
Detailed Description

Detailed Description

... one or more

business entities. At the same time, digital technology has also given rise to new applications for authentication, such as of computer users, credit - card users and so forth. There is an increasing use of various biometrics in such authentication processes. With the widespread use of networking, many of these...

...security- and privacy-related issues arise. With this spread in networking, biometrics has moved from simple desktop implementations to network-authentication systems, involving firewalls and **multiple** operating platforms. **Fingerprints** constitute the most

#### 13/3, K/8 (Item 3 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00944598

#### HUMAN SECRETED PROTEINS

#### PROTEINES SECRETEES PAR L'ETRE HUMAIN

Patent Applicant/Assignee:

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    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HOOVER Kenley K (agent), Human Genome Sciences, Inc., 9410 Key West
    Avenue, Rockville, MD 20850, US,
Patent and Priority Information (Country, Number, Date):
 Patent:
                        WO 200277186 A2-A3 20021003 (WO 0277186)
 Application:
                       WO 2002US9188 20020326 (PCT/WO US0209188)
 Priority Application: US 2001278650 20010327; US 2001950082 20010912; US
    2001950083 20010912
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 173293
Fulltext Availability:
  Detailed Description
Detailed Description
... Goeminne TKCR syndrome
 314400 Cardiac valvular dysplasia-1
  600040 Colorectal cancer
  600045 Xeroderma. pigmentosum, group E, subtype 2
  600079 Colon cancer
  600101 Deafness, aiitosomal dominant
   600105 Retinitis pigmentosa-12, autosomal recessive
  600138 Retinitis pigmentosa- I 1
  600143 Epilepsy, progressive, with mental retardation
  600160 Melanoma, 155601
  600163 Long QT syndrome-3...or 3' deletions, not because of internal
  deletions, a manual correction must be made to the results. This is
  because the FASTDB program does not account for 5' and 3' truncations
  of the subject sequence when calculating percent identity. For subject
  sequences truncated at the 5' or 3' ends, relative to...C-terminal
 deletions, not because of internal deletions, a manual correction must be
 made to the results. This is because the FASTDB program does not account
  for N- and C-terininal truncations of the subject sequence when
  calculating global percent identity. For subject sequences truncated at
  the N- and C-termini...
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#### 13/3,K/9 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

# SECRETORY MOLECULES

```
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  AU Alan P, 565 Ortega Avenue, #3, Mountain View, CA 94040, US, US
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  INMAN Rebekah R, 210 Calderon Avenue, #23, Mountain View, CA 94041, US,
    US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAMLET-COX Diana (et al) (agent), Incyte Genomics, Inc., 3160 Porter
    Drive, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200220756 A2-A3 20020314 (WO 0220756)
                        WO 2001US27297 20010830 (PCT/WO US0127297)
  Application:
  Priority Application: US 2000229751 20000905; US 2000230016 20000905; US
    2000229749 20000905; US 2000229750 20000905; US 2000229747 20000905; US
    2000229748 20000905; US 2000230583 20000905; US 2000230517 20000906; US
    2000230599 20000906; US 2000230514 20000906; US 2000230988 20000906; US
    2000230518 20000906; US 2000230515 20000906; US 2000230610 20000906; US
    2000230597 20000906; US 2000230505 20000906; US 2000230519 20000906; US
    2000230595 20000906; US 2000230990 20000906; US 2000230865 20000906; US
    2000230989 20000906; US 2000230596 20000906; US 2000230864 20000906; US
    2000231163 20000907; US 2000230896 20000907; US 2000230897 20000907; US
    2000231832 20000907; US 2000230951 20000907
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 114108
Fulltext Availability:
  Detailed Description
Detailed Description
     pharmaceuticals, as well as toxicological testing of industrial and
  naturally-occurring environmental compounds. AR compounds induce
  characteristic 1 o gene expression patterns, frequently termed molecular
  fingerprints or toxicant signatures, which are indicative of mechanisms
  of action and toxicity (Nuwaysir, E. F. et al. (1999) Mol. Carcinog.
  24:153159; Steiner, S. and...which is defined as.
  BLAST Score x Percent Identity
  5 i minimum I length(Seq. 1), length(Seq. 2))
  The product score takes into account both the degree of similarity
  between two sequences and the length of the sequence match. The product
```

## 13/3,K/10 (Item 5 from file: 349) Kucab

DIALOG(R) File 349: PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00874765 \*\*Image available\*\*

SYSTEM AND METHOD FOR CARDLESS SECURE CREDIT TRANSACTION PROCESSING SYSTEME ET PROCEDE POUR LE TRAITEMENT SECURISE ET SANS CARTES D'UNE TRANSACTION DE CREDIT

Patent Applicant/Inventor:

KIM Young Wan, 5th Floor, Chungha Bldg., 100-32 Chungdam-Dong, Kangnam-Ku, Seoul 135-100, KR, KR (Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200208850 A2-A3 20020131 (WO 0208850)
Application: WO 2001IB1675 20010719 (PCT/WO IB0101675)

Priority Application: US 2000219209 20000719

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English

Fulltext Word Count: 10652

Fulltext Availability:
Detailed Description

Detailed Description

... to complete the registration process.

In one embodiment, the system of the present invention (MI system) provides services to I 0 both existing and new **credit** / **debit card** members. Customers register their banking information (like **credit card** information, **debit card** information, etc.) with system's Secured Relay Data Center. All customer information are stored in an encrypted form by means of their own fingerprints as...

...customer to choose from. After deciding which card to charged to, the customer then use the system to scan the fingerprint authorization sequence (may have more than one fingerprints).

Banking information is then decrypted from the Secured Relay Data Center and is sent to the Merchant Bank for credit processing via line with security...A customer submits credit/debit card in block 702.

Existing cardholders may also use this service at their card issuing bank. This is due to **credit card** information being stored in a card issuing bank Ifor the above embodiment. The application goes through normal **credit card** approval procedures according to individual bank,

as shown i block 704. When application is approved, the customer uses a fingerprint reader to record login fingerprint...

...userlD and login fingerprint minutiae for multi-card lookup service in block 712. In block 714, the customer then enters fingerprint authorization sequence (may be multiple fingers) into the Matching Server located within the card issuing bank's data center. The Matching Server looks up credit card information when a purchasing action is initiated by the customer. In this embodiment, customer's credit card I information is stored in their card issuing bank and the M2 system does not know the customer's card information.

The Matching Server located...

## 13/3,K/11 (Item 6 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00867968

# NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS

Patent Applicant/Assignee:

HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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ROSEN Craig A, 22400 Rolling Hill Lane, Laytonsville, MD 20882, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WALES Michele M (et al) (agent), Human Genome Sciences, Inc., 9410 Key West Avenue, Rockville, MD 20850, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200200677 A1 20020103 (WO 0200677)

Application: WO 2001US18569 20010607 (PCT/WO US0118569)

Priority Application: US 2000209467 20000607

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 189075

Fulltext Availability: Detailed Description

Detailed Description

... columns 8 and 9 of Table 2, nucleotide sequences encoding the polypeptide encoded by the nucleotide sequence as defined in columns 8 and of Table 2, the cDNA sequence contained in Clone ID NO:Z, and/or nucleotide sequences encoding a polypeptide encoded by the cDNA sequence contained in Clone ID...or Cterminal deletions, not because of internal. deletions, a manual correction must be made to the results. This is because the FASTDB program does not account for N- and C-terminal truncations of the subject sequence when calculating global percent identity. For subject sequences truncated at the N- and C-termini...

# 13/3,K/12 (Item 7 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00858443 \*\*Image available\*\* FINGERNAIL AND TOENAIL DECORATION USING INK JETS DECORATION DES ONGLES DES MAINS ET DES PIEDS A L'AIDE DE JETS D'ENCRE Patent Applicant/Assignee: PEARL TECHNOLOGY HOLDINGS LLC, 1407 N. Ft. Harrison Ave., Unit H, Clearwater, FL 33755, US, US (Residence), US (Nationality) Inventor(s): WEBER Paul J, 22 Seneca Road, Ft. Lauderdale, FL 33308, US, WEBER Michael R, 13906 Fern Lane, Clearwater, FL 33762, US, DA SILVA Luiz B, 1995 Camino Ramon Place, Danville, CA 94526, US, Legal Representative: WOOLDRIDGE John P (agent), 1334 Ridgestone Court, Livermore, CA 94550, US Patent and Priority Information (Country, Number, Date): Patent: WO 200191598 A1 20011206 (WO 0191598) Application: WO 2001US17115 20010524 (PCT/WO US0117115) Priority Application: US 2000583008 20000526 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English

Fulltext Availability: Detailed Description

Fulltext Word Count: 7161

Detailed Description

... or toes. The finger holder 80 has indentations 82 for the fingers to rest in comfortably. The depth of the indentations can be varied to **account** for the fact that the liffle finger is thinner than the middle or index finger. By having the httle finger indentation be approximately 2-3...

...less than the middle finger indentation the nail surface for both fingers can be positioned at near identical heights. If the finger widths are significantly different , the user can decorate the fingers , in pairs (Le., both index WO 01/91598 PCT/US01/17115 11 verified in the holder 22. This verification can be performed by checking 13/3,K/13 (Item 8 from file: 349) DIALOG(R) File 349:PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00858163 NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS Patent Applicant/Assignee: HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: BIRSE Charles E, 13822 Saddleview Drive, North Potomac, MD 20878, US, US (Residence), GB (Nationality), (Designated only for: US) ROSEN Craig A, 22400 Rolling Hill Road, Laytonsville, MD 20882, US, US (Residence), US (Nationality), (Designated only for: US) Legal Representative: WALES Michele M (et al) (agent), Human Genome Sciences, Inc., 9410 Key West Avenue, Rockville, MD 20850, US, Patent and Priority Information (Country, Number, Date): WO 200190304 A2-A3 20011129 (WO 0190304) Patent: WO 2001US16450 20010518 (PCT/WO US0116450) Application: Priority Application: US 2000205515 20000519 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 778137

## 13/3, K/14 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00826833

NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS

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Legal Representative:
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    West Avenue, Rockville, MD 20850, US,
Patent and Priority Information (Country, Number, Date):
                        WO 200159063 A2-A3 20010816 (WO 0159063)
  Patent:
                        WO 2001US1334 20010117 (PCT/WO US0101334)
  Application:
  Priority Application: US 2000179065 20000131; US 2000180628 20000204; US
    2000184664 20000224; US 2000186350 20000302; US 2000189874 20000316; US
    2000190076 20000317; US 2000198123 20000418; US 2000205515 20000519; US
    2000209467 20000607; US 2000214886 20000628; US 2000215135 20000630; US
    2000216647 20000707; US 2000216880 20000707; US 2000217487 20000711; US
    2000217496 20000711; US 2000218290 20000714; US 2000220963 20000726; US
    2000220964 20000726; US 2000225757 20000814; US 2000225270 20000814; US
    2000225447 20000814; US 2000225267 20000814; US 2000225758 20000814; US
    2000225268 20000814; US 2000224518 20000814; US 2000224519 20000814; US
    2000225759 20000814; US 2000225213 20000814; US 2000225266 20000814; US
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    2000251868 20001208; US 2000251990 20001208; US 2000251989 20001208; US
    2000254097 20001211; US 2001259678 20010105
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
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  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 362868
Fulltext Availability:
  Detailed Description
Detailed Description
  HEBBW56 733700 892 81 - 191 4216 Glu-16 to Leu S0007:2
  HEBBX83 780265 893 1 - 333 4217 Asn-I to Arg-S. S0007: 2
  HEBBY81 509326 894 74 - 196 4218 Ile-21 to Thr S0007:2
  HEBCH60 529985 895 91 - 204 4219 Gln-I to Leu-9, S0007:2...TOO IO: I
  HFPE038 17090421 1168 223 - 36 4492 Arg-28 to Trp S0222: 1 and S0010: I
  HFPE092 19530981 1169 1 - 129 4493 S0222: 2
  HFPEQ63 940247 1170 517 - 272 4494 Lys-1 to Leu-20, L0439:6, L0438:2,
  Thr-38 to Arg-44, S0222:1, S0010:1...
 13/3, K/15
               (Item 10 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.
00823110
NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES
ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS
Patent Applicant/Assignee:
  HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  ROSEN Craig A, 22400 Rolling Hill Lane, Laytonsville, MD 20882, US, US
    (Residence), US (Nationality), (Designated only for: US)
  BARASH Steven C, 111 Watkins Pond Blvd. #301, Rockville, MD 20850, US, US
    (Residence), US (Nationality), (Designated only for: US)
  RUBEN Steven M, 18528 Heritage Hills Drive, Olney, MD 20832, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HOOVER Kenley K (et al) (agent), Human Genome Sciences, Inc., 9410 Key
    West Avenue, Rockville, MD 20850, US,
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Patent and Priority Information (Country, Number, Date):
 Patent:
                        WO 200155440 A1 20010802 (WO 0155440)
 Application:
                        WO 2001US1318 20010117 (PCT/WO US0101318)
  Priority Application: US 2000179065 20000131; US 2000180628 20000204; US
    2000184664 20000224; US 2000186350 20000302; US 2000189874 20000316; US
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    2000254097 20001211; US 2001259678 20010105
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 158690

Fulltext Availability:
Detailed Description

#### Detailed Description

... the DNA included in a clone contained in the ATCC Deposits by'use of a sequence (or portion thereof) described in, for example Tables lAor 2 by procedures hereinafter further described, and others apparent to those skilled in .the art.

[601 Also provided in Table 7 is the name of the...or 3'deletions, not because of internal deletions, a manual correction must be made to the results.

This is because the FASTDB program does not **account** for 5' and 3' truncations of the subject sequence when calculating percent identity. For subject sequences truncated at the 5' or 3' ends, relative to... terminal

deletions, not because of internal deletions, a manual correction must be made to the results.

This is because the FASTDB proorram does not account for N- and C-tenninal truncations of the subject sequence when calculating global percent identity. For subj ect sequences truncated at the N- and C...

## 13/3, K/16 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00823047

# NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES ACIDES NUCLEIQUES, PROTEINES ET ANTIGENES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

ROSEN Craig A, 22400 Rolling Hill Road, Laytonsville, MD 20882, US, US (Residence), US (Nationality), (Designated only for: US)

BARASH Steven C, 111 Watkins Pond Blvd. #301, Rockville, MD 20850, US, US (Residence), US (Nationality), (Designated only for: US)

RUBEN Steven M, 18528 Heritage Hills Drive, Olney, MD 20832, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HOOVER Kenley K (et al) (agent), Human Genome Sciences, Inc., 9410 Key West Avenue, Rockville, MD 20850, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200155367 A1 20010802 (WO 0155367)

Application: WO 2001US1338 20010117 (PCT/WO US0101338)

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Priority Application: US 2000179065 20000131; US 2000180628 20000204; US
  2000184664 20000224; US 2000186350 20000302; US 2000189874 20000316; US
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  2000254097 20001211; US 2001259678 20010105
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# Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

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- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
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- (EA) AM AZ BY KG KZ MD RU TJ TM

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Publication Language: English
Filing Language: English
Fulltext Word Count: 222342
Fulltext Availability:
  Detailed Description
Detailed Description
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  HRDFN95 422 130 - 38 1445 Arg-I to Arg H0124:2
  HRDFQ64 733847 423 56 - 268 1446 Val-I to Gly-6, -HO124: 2
  Gly-23 His
  HRDFQ75 525524 424 3 - 149 1447 Glu-7 to Phe-15, H0124:2
  Asn-32 to Lys
  HRDFT06 867109 425 57 - 245...
 13/3,K/17
               (Item 12 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.
00823020
NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES
ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS
Patent Applicant/Assignee:
  HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  ROSEN Craig A, 22400 Rolling Hill Lane, Laytonsville, MD 20882, US, US
    (Residence), US (Nationality), (Designated only for: US)
  BARASH Steven C, 111 Watkins Pond Boulevard, #301, Rockville, MD 20850,
    US, US (Residence), US (Nationality), (Designated only for: US)
  RUBEN Steven M, 18528 Heritage Hills Drive, Olney, MD 20832, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HOOVER Kenley K (et al) (agent), Human Genome Sciences, Inc., 9410 Key
    West Avenue, Rockville, MD 20850, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200155327 A2-A3 20010802 (WO 0155327)
                        WO 2001US1352 20010117 (PCT/WO US0101352)
  Application:
  Priority Application: US 2000179065 20000131; US 2000180628 20000204; US
    2000184664 20000224; US 2000186350 20000302; US 2000189874 20000316; US
    2000190076 20000317; US 2000198123 20000418; US 2000205515 20000519; US
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2000254097 20001211; US 2001259678 20010105
```

Designated States:

(Protection type is "patent" unless otherwise stated – for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 160304

Fulltext Availability:
Detailed Description

# Detailed Description

... which correspond to the same contig sequence identifer SEQ ID NO:X (see Table IB, column 2) and have a nucleic acid sequence which is different from that 9f the BAC fragment having the sequence disclosed in SEQ ID NO:B (see Table 1B, column 5). In additional embodiments, the above...or 3' deletions, not because of internal deletions, a manual correction must be made to the results. This is because the FASTDB program does not account for 5' and 3' truncations of the subject sequence when calculating percent identity. For subject

sequences truncated at the 5' or 3' ends, relative...ninal deletions, not because of internal deletions, a manual correction must be made 53

to the results. This is because the FASTDB program does not account for N- and Cterminal truncations of the subject sequence when calculating global percent identity.

For subject sequences truncated at the N- and C-termini, relative...

# 13/3,K/18 (Item 13 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00823000 NUCLEIC ACIDS, PROTEINS, AND ANTIBODIES ACIDES NUCLEIQUES, PROTEINES ET ANTICORPS Patent Applicant/Assignee: HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: ROSEN Craig A, 22400 Rolling Hill Lane, Laytonsville, MD 20882, US, US (Residence), US (Nationality), (Designated only for: US) BARASH Steven C, 111 Watkins Pond Blvd., #301, Rockville, MD 20850, US, US (Residence), US (Nationality), (Designated only for: US) RUBEN Steven M, 18528 Heritage Hills Drive, Olney, MD 20832, US, US (Residence), US (Nationality), (Designated only for: US) Legal Representative: HOOVER Kenley K (et al) (agent), Human Genome Sciences, Inc., 9410 Key West Avenue, Rockville, MD 20850, US, Patent and Priority Information (Country, Number, Date): WO 200155307 A2-A3 20010802 (WO 0155307) Patent: WO 2001US1306 20010117 (PCT/WO US0101306) Application: Priority Application: US 2000179065 20000131; US 2000180628 20000204; US 2000184664 20000224; US 2000186350 20000302; US 2000189874 20000316; US 2000190076 20000317; US 2000198123 20000418; US 2000205515 20000519; US 2000209467 20000607; US 2000214886 20000628; US 2000215135 20000630; US 2000216647 20000707; US 2000216880 20000707; US 2000217487 20000711; US 2000217496 20000711; US 2000218290 20000714; US 2000220963 20000726; US 2000220964 20000726; US 2000225757 20000814; US 2000225270 20000814; US 2000225447 20000814; US 2000225267 20000814; US 2000225758 20000814; US 2000225268 20000814; US 2000224518 20000814; US 2000224519 20000814; US 2000225759 20000814; US 2000225213 20000814; US 2000225266 20000814; US 2000225214 20000814; US 2000226279 20000818; US 2000226868 20000822; US 2000227182 20000822; US 2000226681 20000822; US 2000227009 20000823; US 2000228924 20000830; US 2000229344 20000901; US 2000229343 20000901; US

2000229287 20000901; US 2000229345 20000901; US 2000229513 20000905; US 2000229509 20000905; US 2000230438 20000906; US 2000230437 20000906; US 2000231413 20000908; US 2000232080 20000908; US 2000231414 20000908; US 2000231244 20000908; US 2000232081 20000908; US 2000231242 20000908; US 2000231243 20000908; US 2000231968 20000912; US 2000232401 20000914; US 2000232400 20000914; US 2000232397 20000914; US 2000233063 20000914; US 2000233064 20000914; US 2000233065 20000914; US 2000232398 20000914; US 2000232399 20000914; US 2000234274 20000921; US 2000234223 20000921; US 2000234997 20000925; US 2000234998 20000925; US 2000235484 20000926; US

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2000235834 20000927; US 2000235836 20000927; US 2000236369 20000929; US
2000236327 20000929; US 2000236368 20000929; US 2000236367 20000929; US
2000236370 20000929; US 2000237037 20001002; US 2000236802 20001002; US
2000237039 20001002; US 2000237038 20001002; US 2000237040 20001002; US
2000239937 20001013; US 2000239935 20001013; US 2000241785 20001020; US
2000241809 20001020; US 2000240960 20001020; US 2000241787 20001020; US
2000241808 20001020; US 2000241221 20001020; US 2000241786 20001020; US
2000241826 20001020; US 2000244617 20001101; US 2000246474 20001108; US
2000246532 20001108; US 2000246476 20001108; US 2000246526 20001108; US
2000246475 20001108; US 2000246525 20001108; US 2000246528 20001108; US
2000246527 20001108; US 2000246477 20001108; US 2000246611 20001108; US
2000246610 20001108; US 2000246613 20001108; US 2000246609 20001108; US
2000246478 20001108; US 2000246524 20001108; US 2000246523 20001108; US
2000249299 20001117; US 2000249210 20001117; US 2000249216 20001117; US
2000249217 20001117; US 2000249211 20001117; US 2000249215 20001117; US
2000249218 20001117; US 2000249208 20001117; US 2000249213 20001117; US
2000249212 20001117; US 2000249207 20001117; US 2000249245 20001117; US
2000249244 20001117; US 2000249297 20001117; US 2000249214 20001117; US
2000249264 20001117; US 2000249209 20001117; US 2000249300 20001117; US
2000249265 20001117; US 2000250391 20001201; US 2000250160 20001201; US
2000256719 20001205; US 2000251030 20001205; US 2000251988 20001205; US
2000251479 20001206; US 2000251869 20001208; US 2000251856 20001208; US
2000251868 20001208; US 2000251990 20001208; US 2000251989 20001208; US
2000254097 20001211; US 2001259678 20010105
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#### Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 156808

Fulltext Availability: Detailed Description

#### Detailed Description

... which encode the polypeptide sequence that generates an HSP are delineated by columns 8 and 9 of Table 2.

[531 The PFAM database, PFAM version 2 . 1, (Sonnhammer et al., Nucl. Acids Res., 26:320-322, 1998)) consists of a series of multiple sequence alignments; one alignment for each protein family...or 3' deletions not because of internal deletions, a manual correction must be made to the results.

This is because the FASTDB program does not **account** for 5' and 3' truncations of the subject sequence when calculating percent identity. For subject sequences truncated at the 5' or 3' ends, relative to... C-terminal deletions, not because of internal deletions, a manual correction must be made to the results.

This is because the FASTDB program does not  ${\tt account}$  for N- and C-terminal trincations of the subject sequence when calculating global percent identity. For subject sequences truncated at the N- and C-termini ...

# 13/3,K/19 (Item 14 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00810195 FULL-LENGTH HUMAN CDNAS ENCODING POTENTIALLY SECRETED PROTEINS ADNC HUMAINS PLEINE LONGUEUR CODANT POUR DES PROTEINES POTENTIELLEMENT SECRETEES Patent Applicant/Assignee: GENSET, Intellectual Property Department, 24, rue Royale, F-75008 Paris, FR, FR (Residence), FR (Nationality), (For all designated states except: US) Patent Applicant/Inventor: DUMAS MILNE EDWARDS Jean-Baptiste, 8, rue Gregoire de Tours, F-75006 Paris, FR, FR (Residence), FR (Nationality), (Designated only for: US) BOUGUELERET Lydie, 108, avenue Victor Hugo, F-92170 Vanves, FR, FR (Residence), FR (Nationality), (Designated only for: US) JOBERT Severin, 7, impasse Tourneux, F-75010 Paris, FR, FR (Residence), FR (Nationality), (Designated only for: US) Legal Representative: GENSET (commercial rep.), Intellectual Property Department, 24, rue Royale, F-75008 Paris, FR, Patent and Priority Information (Country, Number, Date): WO 200142451 A2-A3 20010614 (WO 0142451) Patent: WO 2000IB1938 20001207 (PCT/WO IB0001938) Application: Priority Application: US 99169629 19991208; US 2000187470 20000306 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 264735 Fulltext Availability: Detailed Description

becarred bescripere

Detailed Description

... vivo into the appropriate tissue.

Regulatory Elements

The suitable promoter regions used in the expression vectors according to the present invention are chosen taking into **account** the cell host in which the heterologous gene has to be expressed. The particular promoter employed to control the expression of a nucleic acid sequence...shown to

activates.transcription in yeast, plant and animal cells.

Transcriptional activation in animal cells (in the zebrafish embryo as a test system) tested for **different** PHD **fingers** seems to be a general feature of the PHD finger motif in eukaryotic cells.

It remains to be elucidated whether the PHD finger directly interacts...

# 13/3,K/20 (Item 15 from file: 349) DIALOG(R) File 349:PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00802341 29 HUMAN SECRETED PROTEINS 29 PROTEINES HUMAINES SECRETEES Patent Applicant/Assignee: HUMAN GENOME SCIENCES INC, 9410 Key West Avenue, Rockville, MD 20850, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: RUBEN Steven M, 18528 Heritage Hills Drive, Olney, MD 20832, US, US (Residence), US (Nationality), (Designated only for: US) KOMATSOULIS George A, 9518 Garwood Steet, Silver Spring, MD 20901, US, US (Residence), US (Nationality), (Designated only for: US) MOORE Paul A, 19005 Leatherbark Drive, Germantown, MD 20874, US, US (Residence), GB (Nationality), (Designated only for: US) Legal Representative: HOOVER Kenley K (et al) (agent), Human Genome Sciences, Inc., 9410 Key West Avenue, Rockville, MD 20850, US, Patent and Priority Information (Country, Number, Date): WO 200134623 A1 20010517 (WO 0134623) Patent: WO 2000US30037 20001101 (PCT/WO US0030037) Application: Priority Application: US 99163577 19991105; US 2000215137 20000630 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 137977

Detailed Description

Fulltext Availability: Detailed Description

... that are commonly found in certain low complexity regions almost as high a score as for exact matches.

In order to compensate for this, BLASTX. 2 (version 2 .Oa5MP-WashU)

employs two filters ("seg" and "xnu") which "mask" the low complexity

regions in a 1 5 particular sequence. These filters parse the sequence... or 3' deletions, not because of internal deletions, a manual correction must be made to the results. This is because the FASTDB program does not **account** for 5' and 3' truncations of the subject sequence when calculating percent identity. For subject sequences truncated at the 5' or 3' ends, relative to...

...correction must be

terminal deletions, not because of internal deletions, a manua I made to the results. This is because the FASTDB program does not **account** for Nand C-terminal truncations of the subject sequence when calculating global percent identity. For subject sequences truncated at the N- and C-tennini, relative...

### 13/3, K/21 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00787038 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE

SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

Patent Applicant/Assignee:

VERISTAR CORPORATION, 727 Allston Way, Berkeley, CA 94710, US, US (Residence), US (Nationality)

Inventor(s):

HOFFMAN Ned, 977 Daniel Street, Sebastopol, CA 95472, US, LAPSLEY Philip Dean, 6029 Hillegass Avenue, Oakland, CA 94618, US,

Legal Representative:

JOHNSON Alexander C Jr (et al) (agent), Marger Johnson & McCollom, P.C., 1030 S.W. Morrison Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120531 A1 20010322 (WO 0120531)

Application: WO 2000US40910 20000915 (PCT/WO US0040910)

Priority Application: US 99398914 19990916

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 21206

Fulltext Availability:

Claims

Claim

This includes the same type of biometrics from an individual such as fingerprint samples from different fingers, or different types of biometric samples such as a finger print and a voice print. In some embodiments, multiple biometrics are used to more rapidly...following stored usercustomized electronic data: a personal identification code, which is optionally alphanumeric; demographic information; an email address; a BIA hardware identification code; a financial account; the user's date of birth; a secondary biometric; a nonfinancial data repository account; a telephone number; a mailing address; purchasing patterns; data on pre-paid accounts or memberships for products or services; electronic data usage patterns; Internet browsing patterns; employee status; job title; pre-set data on a user's current...

# 13/3,K/22 (Item 17 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00754033 \*\*Image available\*\*

#### UNIFIED MESSAGING SYSTEM

#### SYSTEME DE MESSAGERIE UNIFIE

Patent Applicant/Assignee:

INFOACTIVE INC, 202 Union Wharf, Boston, MA 02109, US, US (Residence), US (Nationality)

Inventor(s):

CANNAVO Samuel, 357 Commercial Street, Apt. #718, Boston, MA 02109, US MUN Kasim E, 1116 Fern Hill Road, West Chester, PA 19380, US LEBRUN Martin J, 1304 Reagan Court, Jefferson, PA 19403, US MUDAMBI Kasturi S, 231 E. Chelsea, Newtown Square, PA 19073, US BANKAY Robert C, 21 Laurel Lane, Richmond, CA 94803, US

Legal Representative:

KELLY Edward J, Foley, Hoag & Eliot, LLP, One Post Office Square, Boston, MA 02109, US

Patent and Priority Information (Country, Number, Date):
Patent: WO 200067436 A1 20001109 (WO 0067436)

Application: WO 2000US12021 20000503 (PCT/WO US0012021)

Priority Application: US 99132290 19990503

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 9311

Fulltext Availability: Detailed Description

Detailed Description

... Upon receiving this information, the

Communications Gateway Server will retrieve the message body from the POP3/IMAP4 mail server. The message body may consist of **several body parts** besides the header.

These body parts could be of type text, htmI, graphical image, voice, or facsimile supported by MIME format, or by other formats...

#### 13/3, K/23 (Item 18 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00520708

# IDENTIFICATION CONFIRMATION SYSTEM SYSTEME DE CONFIRMATION D'IDENTIFICATION

Patent Applicant/Assignee:

BLACK Gerald R,

Inventor(s):

BLACK Gerald R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9952060 A2 19991014

Application: WO 99US7900 19990407 (PCT/WO US9907900)
Priority Application: US 9880962 19980407; US 9888498 19980608; US

98109511 19981123 Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English Fulltext Word Count: 15754

Fulltext Availability:
Detailed Description

Detailed Description

... since hands are the natural way for people to manually engage a device, such as slot machine. a keypad, a door latch. and a stvIus 2 While other hand prints . such as the palm and prints of all the fingers, the hand prints are preferably the print of the thumb and the index finger for...

...on-site

participation during their stay. The process interface of the various A first option is conventional identification where the guests carry on their persons <code>cash</code>, chips. <code>credit cards</code>, and the like so that they have access to various areas within the complex, such as their guest rooms. table games within the casino, slot...

# 13/3,K/24 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00440519 \*\*Image available\*\* SYSTEM FOR DELIVERING CERTIFIED FACSIMILE MESSAGES SYSTEME D'EMISSION DE MESSAGES PAR TELECOPIE CERTIFIE Patent Applicant/Assignee: BELLSOUTH CORPORATION, Inventor(s): BERKE Lawrence R, Patent and Priority Information (Country, Number, Date): Patent: WO 9830983 A2 19980716 (PCT/WO US9800055) Application: WO 98US55 19980105 Priority Application: US 97779038 19970106 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG Publication Language: English Fulltext Word Count: 8697 Fulltext Availability: Detailed Description Detailed Description ... facsimile messages and at least one receiver of facsimile messages. The method includes a registration sequence during which an originator of facsimile messages establishes an account with the certifying system by providing certifying indicia (e.g., a handwritten signature) and identifying data (e.g., passwords 2 5 and voiceprints ) to the certifying system. The handwritten signature is linked to the identifying data, and the identifying data is utilized throughout the method in a manner... 13/3,K/25 (Item 20 from file: 349) Kucab DIALOG(R) File 349: PCT FULLTEXT (c) 2008 WIPO/Thomson. All rts. reserv. 00335656 FOR VERIFYING USE OF A CREDIT/IDENTIFICATION CARD INCLUDING SYSTEM RECORDING OF PHYSICAL ATTRIBUTES OF UNAUTHORIZED USERS SYSTEME DE VERIFICATION DE L'UTILISATION D'UNE CARTE DE CREDIT/D'IDENTITE, A ENREGISTREMENT DES ATTRIBUTS PHYSIQUES DES UTILISATEURS NON AUTORISES Patent Applicant/Assignee: BOGOSIAN Charles A Jr, Patent and Priority Information (Country, Number, Date): WO 9618168 A1 19960613 Patent: Application: WO 95US15665 19951204 (PCT/WO US9515665) Priority Application: US 94688 19941205 Designated States: (Protection type is "patent" unless otherwise stated - for applications

AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ

prior to 2004)

TM TT UA UG UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English Fulltext Word Count: 8641 Fulltext Availability: Detailed Description

# Detailed Description

... the card 12 and protected by any suitable laminate as is well-known in the art. As illustrated in Fig. 3, the card 12 has **two fingerprints** la of the owner of the card imprinted on surface 14. The card 12 may also include other information,, such as a photograph 20 of...

## $\dots$ the

user of the card 12 is the owner of the card. The method of the present invention is especially suited to verifying users of **credit cards**. The method 10 may also be used to verify the identity of authorized persons desiring access to a restricted area (e.g., hospitals, corporate research...

#### 02085871/7

DIALOG(R)File 15:ABI/Inform(R)

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02085871 63257990

## Getting to know you

Dernovsek, Karla

Credit Union Magazine v66n11 PP: 86-91 Nov 2000 ISSN: 0011-1066

JRNL CODE: CUG

DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

LENGTH: 5 Pages WORD COUNT: 2437

ABSTRACT: Biometric devices can confirm a member's identity with an accuracy that can only be surpassed, in some applications, by a member's DNA. As a result, biometrics will enable credit unions to add new security functions to let members access services from automated teller machines (ATMs), kiosks, and computers. Based on size alone, Birmingham (Ala.) Post Office Credit Union might seem an unlikely candidate for cutting-edge biometrics. The \$18 million asset credit union has 3,900 members from its employee group of 3,500 postal employees and family members. Since the credit union installed a biometric kiosk last December, it has enrolled 400 new members - a membership increase of more than 10%.

TEXT: Iris recognition leads the way among biometric security devices Credit unions that want to know their members better might do so by looking at the irises of their eyes, the tiny rides that define their fingerprints, or at various facial features that can be translated into numerical patterns.

Biometric devices can confirm a member's identity with an accuracy that can only be surpassed, in some applications, by a member's DNA. As a result, biometrics will enable credit unions to add new security functions to let members access services from automated teller machines (ATMs), kiosks, and computers.

Those services are already available at some credit unions, thanks to new devices that make the scans less intrusive and less costly. Biometric devices that are now available can identify a member within seconds. These devices scan a member's physical characteristics and translate them into a series of numbers that are stored in a database. When a member initiates a transaction, the physical traits used by the biometric device are quickly scanned and compared with those in the database.

## A 10% MEMBER INCREASE

Based on size alone, Birmingham (Ala.) Post Office Credit Union might seem an unlikely candidate for cutting— edge biometrics. The \$18 million asset credit union has 3,900 members from its employee group of 3,500 postal employees and family members. Since the credit union installed a biometric kiosk last December, it has enrolled 400 new members—a membership increase of more than 10%.

"The mail has to go, regardless of holidays or Sundays," says Betty Dunavent, the credit union's manager. "So our members have to work seven days a week, 24 hours a day. We couldn't possibly stay open around the

clock, so we decided to go with this machine that's like a branch."

The credit union is located within a U.S. Post Office distribution center that's always open. The kiosk sits in a lobby outside the credit union and is built into a wall, giving members access from outside the credit union. Staff can access the kiosk from within the credit union. The kiosk relies on fingerprint identification to allow members to check any type of account, withdraw funds by cash or check, apply for loans, or access preapproved lines of credit.

Some transactions are more complex. For example, a member can use the kiosk to take out a loan, then have the funds disbursed in the form of a check to pay for car insurance. They can also transfer funds within their account and to joint accounts, write a letter to the credit union, issue stop payments, and make deposits to multiple accounts.

To use the kiosk for the first time, members must have an ATM or debit card or be enrolled in either home banking or telephone banking services. Their account is verified once they use their personal identification number (PIN) for ATM/debit services or for home or telephone banking services. Members must register two fingerprints, preferably one from each hand, so they'll have access even if one hand or finger is injured. The fingerprint is then linked to their account and used for future verification. Normally, a member service representative helps new members register for the system and shows them how to use the kiosk the first time. Many members, however, use the kiosk for the first time without ever being assisted by staff.

Additional security features include a camera that photographs every member who uses the kiosk. Photographs linked to transactions are stored, while those linked to inquiries are deleted. If a member makes a deposit, the kiosk makes a copy of all items deposited and dispenses a copy with the deposit images for the member on a sheet of paper. Deposit images are also stored electronically so credit union staff can verify them remotely if necessary.

Dunavent says it took post office employees only a week to catch on to the advantages of the kiosk and to share their enthusiasm with co-workers. Lobby traffic has been reduced by as much as one-third on paydays, easing the load for the credit union's six employees. Over Labor Day weekend, the kiosk handled 169 inquiries for credit union or account information, plus another 92 transactions.

"Postal employees are technologically advanced," Dunavent says. "They use machines all the time. They're not afraid of them."

Spread over five years, the credit union will pay \$32,000 for the machine, plus roughly \$32,000 for customized software, maintenance, and related services. That compares with the cost of an advanced-function ATM of \$25,000 to \$35,000 for the machine alone. It's also a bargain when compared with the cost and difficulty of hiring employees to work the same hours as postal workers. It was an easy sell once the credit union board saw the machine's capabilities and realized what it could do for members.

Betty Dunavent, manager of Birmingham (Ala.) Post Office CU, says her members are "technologically advanced."

"Do the math," Dunavent advises. "Figure out what it's going to cost you per month, and figure in member satisfaction. There's no way you can hire

someone to do what this machine does."

#### POSITIVE IDENTIFICATION

"Members can do most anything at the kiosk that they could do at a live teller because biometrics performs the positive identification step that we previously needed a human to do," according to Robert "Sandy" Parker, vice president of sales and marketing for EPL Inc., also located in Birmingham. "Using biometrics, we know who performed a transaction. Crooks are much less likely to even attempt to perpetrate a fraud when biometrics is involved. Unlike ATM cards and PINs, crooks can't steal biometric identifiers."

EPL is the data processing firm that supplied the software and hardware for the CUe-Touch biometric kiosk at Birmingham Post Office Credit Union and at five other credit unions. The kiosks are manufactured by Real Time Data Management Services Inc. of Norfolk, Va.

While nearly all members can use the kiosk's biometric features, some members can't. Members whose fingerprints can't be scanned due to age, work-related injuries, or other factors receive PIN access to the kiosk. Parker says member acceptance of biometric kiosks has exceeded EPL's expectations. Although some board members might be anxious about members' privacy concerns, their anxiety is usually allayed by the way the biometric process works.

"We usually have to explain to boards that we're not storing actual fingerprints but scanning 1,024 points on the ridges of the fingertip and converting that to a numeric value," Parker says. "There's nothing EPL or the credit union could give to a government agency or private party that could be used to create or match a fingerprint from this information."

## PILOT PROJECTS

Fingerprints aren't the only form of biometrics financial institutions are using. Institutions are also using iris and facial scans and voice recognition, according to Mark Radke, Global Marketing Manager for Diebold Inc., North Canton, Ohio. Other forms of biometrics include retina recognition, hand geometry, and signature verification. Depending on the form of biometric identification a financial institution prefers and the volume ordered, Diebold can add a biometric application to an ATM for anywhere from \$300 to to \$7,000.

Diebold recently equipped ATMs owned by Bank United Corp. of Houston with iris recognition technology provided by Sensar Inc. ATMs in branches located within supermarkets in Houston, Dallas, and Fort Worth received iris recognition capabilities.

To use the ATM, the customer approaches the machine from the front and looks at the camera from up to two feet away. The camera, which is roughly the size of a typical consumer camcorder, photographs the customer's iris and takes less than two seconds to compare it with the customer's record. The scanner can read the iris through glasses, contact lenses, and most sunglasses. It's unaffected by cataracts or laser surgery because those conditions affect the lens, not the iris. The color patterns that make up the iris are highly individual. Even identical twins have different iris patterns.

Iris recognition will be the most popular form of biometrics in use by the year 2002, predicts the Gartner Group research firm. That opinion is shared by Bill Voltmer, chief executive officer of IriScan Inc., Marlton, N.J., which sells Sensar's iris recognition devices. He points out that the accuracy of iris scans is surpassed only by a DNA test.

Tests of iris recognition have shown a high degree of consumer acceptance, Voltmer says. Although designed to be pilot programs, all the participating financial institutions continued to use the biometric devices because of high consumer acceptance.

Voltmer claims the iris scan is the least expensive biometric identifier when measured over the life of the device because it eliminates the need for maintenance and you don't have to reissue cards and PINs. A camera sells for \$2,500 and software can be customized for roughly the same amount. Costs will vary based on choices made by the financial institution, but Voltmer says financial institutions can add a sophisticated iris recognition application for less than \$10,000. Applications go beyond ATMs and kiosks to employee security for building or vault entry.

#### ELIMINATING PASSWORDS

Fears about consumer and employee acceptance of biometrics are often myths, according to Curtis Karnow, partner in Sonnenschein, Nath & Rosenthal in San Francisco. Karnow founded the firm's e-commerce group, consults on technology and security issues, and is the author of "Future Codes: Essays in Advanced Computer Technology and Law."

Fingerprint and iris scanning devices are simple, inexpensive, and easy to use, Karnow says. Best of all, biometrics can save credit unions money.

Robert Parker

Mark Radke

Bill Voltmer

Curtis Karnow

"First, to the extent that it permits automation, you save on labor costs," Karnow says. "Second, to the extent that it reduces fraud, you save on the costs associated with fraud. Third, you save on the labor that goes into handling member complaints regarding lost passwords and forgotten PINs." Costs will drop further as these devices become widely accepted and financial institutions achieve economies of scale through multiple installations.

There is no increase in liability, Karnow says, because biometrics presents the same type of liability challenge that other services present—the liability that an employee will make an error or undermine the system. Credit unions that assume their members won't use this technology may be patronizing them. Given a choice, Karnow says consumers always gravitate to the easiest way to handle their transactions.

"I guarantee consumers will be ahead of financial institutions," Karnow says. He says many people will welcome biometrics as a way of overcoming password overload, particularly those who work in businesses that require

passwords to gain access to computer networks or Internet services.

"I have approximately 25 passwords for all the Internet-related entities that I deal with almost daily," Karnow says. "It's getting so complicated that I bought a Palm Pilot with a new password-protected program so I can store all my passwords. It's becoming intolerable."

To cope with this overload, people often become sloppy with their passwords, repeating the same password for multiple systems or using common personal information such as birth dates. These practices make security measures less effective. New desktop devices that provide biometric identity verification will improve security by replacing passwords. Karnow warns, however, that biometric devices are only the first layer of security. "This isn't a replacement for very sophisticated security practices, especially in the financial services industry, which is a common target for hackers."

## DESKTOP DEVICES

Experts say the use of desktop biometric devices at work will accelerate consumer acceptance. The devices will also allay security concerns for consumers who have been reluctant to use home banking or engage in other forms of e-commerce.

"I think the first defining moment will happen during the next six months," says IriScan's Voltmer. In November, IriScan is introducing a videoconferencing camera that includes iris recognition for \$150 to \$200. The device sits on a desktop computer to provide an iris recognition scan from 20 inches.

"If you look at what's been happening the past couple of years, we've spent a lot of time securing the data to move from point to point, from sender to receiver," Voltmer says. "But what's not authenticated is the individual's identity. Is it really Bill sitting behind Bill's laptop doing a transaction?"

It's expected the devices will be widely used within the business world. IriScan is now working with a Fortune 500 company that was able to crack 85% of internal passwords in minutes because employees were basing passwords on Social Security numbers, birth dates, maiden names, and pet names. The company intends to switch to desktop iris recognition cameras.

Voltmer predicts the business applications will begin to move into the consumer world by 2002. That's when he believes financial institutions will start offering videoconferencing services to home banking customers who use the camera for biometric identification.

Desktop devices for fingerprint identification are also available. SecuGen Corp., San Jose, Calif., offers the EyeD Mouse II, which combines standard mouse functions with a biometric reader that can verify identity in less than a second. Other fingerprint readers are available as attachments for personal computers.

As these devices overcome consumer skepticism, Radke says consumers will expect biometrics to be used to confirm their identities in many different settings. In recent years, Radke notes that Diebold has seen great improvements in cost, accuracy, and acceptance by everyone involved in

biometric transactions.

"Once the technology is incorporated within personal computers and it becomes a common practice in completing transactions," Radke says, "I think you'll see biometrics evolve into many other applications."

#### FOCUS

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- \* Biometric devices can confirm a member's identity with an accuracy that can only be surpassed, in some applications, by a member's DNA.
- \* Iris recognition will be the most popular form of biometrics in use by the year 2002, according to some researchers. The color patterns that make up the eye's iris are highly individual. Even identical twins have different iris patterns.
- \* Many people will welcome biometrics as a way of overcoming "password overload."
- \* The cost of biometric devices varies widely. To accurately compare costs, examine the turnkey costs of installing the system. Costs include hardware, training, installation, customization, software, and network services such as telephone lines.
  RESOURCES
- \* Diebold Inc., North Canton, Ohio; www.diebold.com. Contact Larry Breckenridge at 800-999-- 3600.
- \* EPL Inc., Birmingham, Ala.; www.eplinc.com. Contact Stanton Davis at 205-981-0700.
- \* IriScan Inc. (recently merged with Sensar), Marlton, N.J.; www.iriscan.com. Call 800-333-6777.
- \* SecuGen Corp., San Jose, Calif.; www.secugen.com. Call 408-- 573-0495.
- \* Credit Union Magazine's 2001 Buyers' Guide, published in our August issue and available online at www.cuna.org under "Products & Services."

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